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File 344:CHINESE PATENTS ABS APR 1985-2001/Jun
         (c) 2001 EUROPEAN PATENT OFFICE
File 347:JAPIO OCT 1976-2001/Feb(UPDATED 010604)
         (c) 2001 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200137
         (c) 2001 Derwent Info Ltd

Set     Items   Description
S1     324742   AUTOMAT?()(TELLER? OR BANK?)()MACHINE? OR ATM? OR ABM? OR -
             CASH()DISPENSING()MACHINE? OR AUTOMATED()TRANSACTION()MACHINE?
S2       8336   BROWSER? OR HYPER()TEXT()MARKUP()LANGUAGE? OR HYPERTEXT()M-
             ARKUP()LANGUAGE? OR WEB()BROWSING? OR MARK()UP()LANGUAGE? OR -
             MARKUP()LANGUAGE? OR HYPERTEXT()TRANSFER()PROTOCOL? OR NETSCA-
             PE OR EXPLORER OR MOSAIC OR JAVA()(APPLET? OR ENABLED)
S3       3655   (HTML OR HTTP OR WEB)(3N)(PAGE? OR DOCUMENT? OR SERVER? OR
             BROWSER? OR BROWSING)
S4        130   SHEET()DISPENSER?
S5       3925   (DISPENSE? OR DISTRIBUT? OR DISPATCH?)(3N)(DOCUMENT? OR IN-
             STRUCTION? OR MESSAGE? OR CURRENC? OR CASH OR TRANSACTION?)
S6      10684   (COMMUNICATION()(NETWORK? OR SYSTEM?) OR INTERNET OR ONLINE
              OR ON()LINE OR ELECTRONIC? OR WEB OR WORLD()WIDE()WEB OR SOF-
             TWARE OR INTRANET)(3N)(DISPENS? OR DISTRIBUT? OR DISPATCH? OR
             TRANSACTION?)
S7         34   BANK?(2N)(SOFTWARE? OR AUTOMATION)
S8         91   S1 AND S2
S9          5   S8 AND (S4 OR S5)
S10         1   S8 AND S7
S11         1   S10 NOT S9
S12         7   S8 AND S6
S13         7   S12 NOT (S9 OR S10)
S14        35   S1 AND S3
S15         5   S14 AND (S4 OR S5 OR S7)
S16         0   S15 NOT (S9 OR S10 OR S12)
S17        20   AU="DRUMMOND J P"
S18        19   AU="BLACKSON D"
S19        15   AU="ESS J C"
S20        17   AU="MOALES M A"
S21         9   AU="WEISS D W"
S22       129   AU="SMITH M D"
S23         2   AU="SMITH MARK D"
S24        24   AU="CHURCH J"
S25       173   PA="DIEBOLD INC" OR PA="DIEBOLD INC (DIEB-N)"
S26       145   S17 OR S18 OR S19 OR S20 OR S21 OR S22 OR S23 OR S24
S27        22   S26 AND S25
S28        20   S27 AND S1
S29        15   S28 AND (S2 OR S3)
S30         9   S29 AND (S4 OR S5 OR S6)
S31         0   S30 NOT (S9 OR S10 OR S12)
S32         0   S4 AND S7
S33         4   S1 AND S4
S34         2   S33 NOT (S9 OR S10 OR S12)
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9/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012843690 **Image available**
WPI Acc No: 2000-015522/200002
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012236
Automated banking machine **for Internet banking**
Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; WEIS D W
Number of Countries: 027 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 961252	A2	19991201	EP 99303414	A	19990430	200002	B
BR 9901652	A	20000118	BR 991652	A	19990527	200021	
CN 1254139	A	20000524	CN 99110150	A	19990630	200043	

Priority Applications (No Type Date): US 98193791 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961252	A2	E	77	G07F-019/00	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
BR 9901652	A			G07F-019/00	
CN 1254139	A			G06F-017/60	

Abstract (Basic): EP 961252 A2
NOVELTY - The apparatus includes an **automated transaction machine** (12) with an output device, a **sheet dispenser** , and a computer connected to the output device and the **sheet dispenser** . The computer includes a **browser** . During operation of the **sheet dispenser** the computer provides an output through the output device in response to a first HTML document accessed by the **browser** .
DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also given for a method of using the **automated banking machine** .
USE - As an **automated banking machine** used for Internet banking.
ADVANTAGE - Provides high level of security while being available on the Internet. Provides user with a familiar interface and transaction options of their home institutions when operating foreign institutions machines. Allows provision of more transaction options and types of promotional and printed materials to users.
DESCRIPTION OF DRAWING(S) - The drawing shows a schematic view of an **automated banking machine** .
pp; 77 DwgNo 2/31
Title Terms: AUTOMATIC; BANK; MACHINE; BANK
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): G06F-017/60; G07F-019/00
International Patent Class (Additional): G06F-003/06; G07D-009/00; G07F-009/02
File Segment: EPI

9/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012843689 **Image available**
WPI Acc No: 2000-015521/200002
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012235

Automated banking machine **with HTML interface for communicating using HTML documents and TCP/IP messages**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; COVERT M S; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; WEIS D W
Number of Countries: 027 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 961251	A2	19991201	EP 99303413	A	19990430	200002	B
BR 9901657	A	20000201	BR 991657	A	19990527	200023	
CN 1254140	A	20000524	CN 99110171	A	19990629	200043	

Priority Applications (No Type Date): US 98193623 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961251	A2	E	78	G07F-019/00	
	Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
BR 9901657	A			G06F-019/00	
CN 1254140	A			G06F-017/60	

Abstract (Basic): EP 961251 A2

NOVELTY - The **automated banking machine** (12) conducts transactions in response to HTML documents, and TCP/IP messages exchanged with a local computer system (14) through an Internet (16), as well as in response to messages exchanged with foreign servers (20,22,24,26,28) in a wide area network (18).

DETAILED DESCRIPTION - The banking machine (12) includes a computer having an HTML handling section that communicates through a proxy server with a home HTTP server in the Intranet, or with the foreign servers in the wide area network. A device application unit interfaces with the HTML **document** -handling portion, and **dispatches messages** to operate devices in the **automated banking machine** . INDEPENDENT CLAIMS are included for; a method for accessing a **browser** in an **automated transaction machine** .

USE - **Automated -banking machine** with data access based on customer inputs including biometric customer identification.

ADVANTAGE - Provides **automated banking machine** and system that can be used in wide area network e.g. Internet, and provides high level of security. Provides user with similar interface and transaction options of their home institution, when operating foreign institution machines. Provides increased number of transaction options and types of promotional and printed materials to others.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic view of a network configuration including an **automated banking machine** apparatus and system.

Network configuration (10)
Automated banking machines (**ATMs**) (12)
Home banking system (14)
Intranet (16)
Internet (18)
Servers (20,22,24,26,28)
pp; 78 DwgNo 1/31

Title Terms: AUTOMATIC; BANK; MACHINE; INTERFACE; COMMUNICATE; DOCUMENT; IP ; MESSAGE
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60; G06F-019/00; G07F-019/00
International Patent Class (Additional): G06K-007/00; H04L-029/06
File Segment: EPI

9/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012843688 **Image available**
WPI Acc No: 2000-015520/200002
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012234

Automated banking machine **system, which provides user with familiar interface and transaction options of their home institution when operating foreign institution machine**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; WEIS D W
Number of Countries: 027 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 961250	A2	19991201	EP 99303412	A	19990430	200002	B
BR 9901648	A	20000912	BR 991648	A	19990527	200051	
CN 1261185	A	20000726	CN 99108927	A	19990629	200057	

Priority Applications (No Type Date): US 98193635 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961250	A2	E	78	G07F-019/00	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
BR 9901648	A			G07F-019/00	
CN 1261185	A			G06F-017/60	

Abstract (Basic): EP 961250 A2

NOVELTY - A first **browser** (76) is executable in the first computer, and operative to access a first document at a first address. The first computer is responsive to the first document to output the first material through the first output device.

DETAILED DESCRIPTION - A computer (34) may be in connection with a number of transaction function devices (36) which are included in **ATM** (12). Devices (36) include for example, a card reader/writer mechanism (38) and a keyboard (40). Devices (36) further include a **sheet dispenser** mechanism (42), which is operative to dispense sheets, which in some preferred forms of the invention are currency or bank notes. Devices (36) also include a depository (44) for accepting deposits into a secure location in the machine. A receipt printer (48) for providing transaction receipts to customers is also included among devices (36). A journal printer (48) is also included among the devices for keeping a hard copy record of transaction information. An INDEPENDENT CLAIM is included for a method for operating an **automated banking machine** .

USE - As an **automated banking machine** and system.

ADVANTAGE - Provides a user with a familiar interface and

transaction options of their home institution when operating foreign institution machines. Provides more transaction options and types of promotional and printed materials to users that may be operated through connection to a wide area network using HTML documents and TCP/IP messages and enables the connection of the banking machine to a users home institution through HTML documents and TCP/IP messages generated responsive to indicia on a card input by a user. Maintains a high level of security while controlling connection of the banking machine to foreign addresses through a proxy server or a local device server

DESCRIPTION OF DRAWING(S) - The drawing is a schematic view of one embodiment of an **automated banking machine** .

ATM (12)
computer (34)
transaction function devices (36)
card reader/writer mechanism (38)
keyboard (40)
sheet dispenser mechanism (42)
depository (44)
receipt journal printer (48)
pp; 78 DwgNo 2/31

Title Terms: AUTOMATIC; BANK; MACHINE; SYSTEM; USER; FAMILIAR; INTERFACE; TRANSACTION; OPTION; HOME; INSTITUTION; OPERATE; FOREIGN; INSTITUTION; MACHINE
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60; G07F-019/00
International Patent Class (Additional): G07F-009/02
File Segment: EPI

9/5/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012843657 **Image available**
WPI Acc No: 2000-015489/200002
Related WPI Acc No: 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012203

Automated banking machine **with HTML interface for communicating using HTML documents and TCP/IP messages**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; CALIFF M E; CHEN L; COVERT M S; JOYCE S D; LEMLEY R J; LEPPER B Q; MOORE P S; SWINGLER S C; SMITH D D; EL-KAISSI O; GRISWOLD G; USNER R E; RICHARDS B G; WEIS D W
Number of Countries: 028 Number of Patents: 036
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 961195	A2	19991201	EP 99303411	A	19990430	200002	B
CA 2271209	A1	19991127	CA 2271209	A	19990507	200018	
CA 2271210	A1	19991127	CA 2271210	A	19990507	200018	
CA 2271212	A1	19991127	CA 2271212	A	19990507	200018	
CA 2271213	A1	19991127	CA 2271213	A	19990507	200018	
CA 2271214	A1	19991127	CA 2271214	A	19990507	200018	
CA 2271215	A1	19991127	CA 2271215	A	19990507	200018	
CA 2271216	A1	19991127	CA 2271216	A	19990507	200018	
CA 2271218	A1	19991127	CA 2271218	A	19990507	200018	
CA 2271219	A1	19991127	CA 2271219	A	19990507	200018	
CA 2271220	A1	19991127	CA 2271220	A	19990507	200018	
CA 2271222	A1	19991127	CA 2271222	A	19990507	200018	
CA 2271223	A1	19991127	CA 2271223	A	19990507	200018	

CA 2271224	A1	19991127	CA 2271224	A	19990507	200018
CA 2271394	A1	19991127	CA 2271394	A	19990507	200018
BR 9901650	A	20000111	BR 991650	A	19990527	200020
BR 9901649	A	20000118	BR 991649	A	19990527	200021
BR 9901652	A	20000118	BR 991652	A	19990527	200021
BR 9901653	A	20000118	BR 991653	A	19990527	200021
BR 9901656	A	20000201	BR 991656	A	19990527	200023
BR 9901657	A	20000201	BR 991657	A	19990527	200023
BR 9901658	A	20000201	BR 991658	A	19990527	200023
BR 9901659	A	20000201	BR 991659	A	19990527	200023
CN 1254138	A	20000524	CN 99110145	A	19990701	200043
CN 1254139	A	20000524	CN 99110150	A	19990630	200043
CN 1254140	A	20000524	CN 99110171	A	19990629	200043
CN 1254141	A	20000524	CN 99110173	A	19990702	200043
CN 1254897	A	20000531	CN 99108971	A	19990701	200045
CN 1254899	A	20000531	CN 99110409	A	19990706	200045
BR 9901654	A	20000905	BR 991654	A	19990527	200048
BR 9901660	A	20000905	BR 991660	A	19990527	200048
BR 9901647	A	20001003	BR 991647	A	19990527	200053
CN 1261184	A	20000726	CN 99108926	A	19990629	200057
CN 1261185	A	20000726	CN 99108927	A	19990629	200057
CN 1261186	A	20000726	CN 99108954	A	19990629	200057
CN 1264880	A	20000830	CN 99110312	A	19990706	200059

Priority Applications (No Type Date): US 98193624 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902; US 98193787 A 19981117; US 98193791 A 19981117; US 98193623 A 19981117; US 98193634 A 19981117; US 98193637 A 19981117; US 98193627 A 19981117; US 98193646 A 19981117; US 98193565 A 19981117; US 98193635 A 19981117

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961195	A2	E	78	G06F-003/023	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
CA 2271209	A1	E		G07F-019/00	
CA 2271210	A1	E		G07F-019/00	
CA 2271212	A1	E		G07F-019/00	
CA 2271213	A1	E		G07F-019/00	
CA 2271214	A1	E		G07F-019/00	
CA 2271215	A1	E		G07F-019/00	
CA 2271216	A1	E		G07F-019/00	
CA 2271218	A1	E		G07F-019/00	
CA 2271219	A1	E		G07F-019/00	
CA 2271220	A1	E		G07F-019/00	
CA 2271222	A1	E		G07F-019/00	
CA 2271223	A1	E		G07F-019/00	
CA 2271224	A1	E		G07F-019/00	
CA 2271394	A1	E		G07F-019/00	
BR 9901650	A			G07F-011/00	
BR 9901649	A			G07F-019/00	
BR 9901652	A			G07F-019/00	
BR 9901653	A			G07F-019/00	
BR 9901656	A			G06F-019/00	
BR 9901657	A			G06F-019/00	
BR 9901658	A			G07F-019/00	
BR 9901659	A			G07F-019/00	
CN 1254138	A			G06F-017/60	
CN 1254139	A			G06F-017/60	
CN 1254140	A			G06F-017/60	
CN 1254141	A			G06F-017/60	
CN 1254897	A			G06F-017/60	
CN 1254899	A			G06F-017/60	

BR 9901654 A G07F-019/00
BR 9901660 A G07F-019/00
BR 9901647 A G07F-019/00
CN 1261184 A G06F-017/60
CN 1261185 A G06F-017/60
CN 1261186 A G06F-017/60
CN 1264880 A G06F-017/60

Abstract (Basic): EP 961195 A2

NOVELTY - An **automated banking machine** (12) conducts transactions through a connection of a banking machine to a user's home institution through HTML documents and TCP/IP messages generated in response to indicia on card input by user.

DETAILED DESCRIPTION - The **automated banking machine** (12) conducts transactions in response to HTML documents, and TCP/IP messages exchanged with a local computer system (14) through an Internet (16), as well as in response to messages exchanged with foreign servers (20,22,24,26,28) in a wide area network (18). The banking machine (12) includes a computer having an HTML handling section that operates to communicate through a proxy server, with a home HTTP server in the Intranet or the foreign servers in the wide area network. A device application unit interfaces with the HTML **document** -handling portion, and **dispatches messages** to operate devices in the **automated banking machine** . INDEPENDENT CLAIMS are included for; a method for accessing a **browser** in an **automated transaction machine** .

USE - Mapping keys of keypad used in **automated banking machine** for carrying out transaction over a wide area network.

ADVANTAGE - Provides **automated banking machine** and system that can be used in wide area network e.g. Internet, and provides high level of security. Provides user with similar interface and transaction options of their home institution, when operating foreign institution machines. Provides increased number of transaction options and types of promotional and printed materials to others.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic view of a network configuration including an **automated banking machine** apparatus and system.

Network configuration (10)
Automated banking machines (**ATMs**) (12)
Home banking system (14)
Intranet (16)
Internet (18)
pp; 78 DwgNo 1/31

Title Terms: AUTOMATIC; BANK; MACHINE; INTERFACE; COMMUNICATE; DOCUMENT; IP ; MESSAGE
Derwent Class: P86; T01; T04; T05; W01; W04
International Patent Class (Main): G06F-003/023; G06F-017/60; G06F-019/00; G07F-011/00; G07F-019/00
International Patent Class (Additional): G06F-003/00; G06F-003/06; G06F-009/40; G06F-012/00; G06F-013/00; G06F-015/00; G06K-007/00
File Segment: EPI; EngPI

9/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012051016 **Image available**
WPI Acc No: 1998-467926/199840
XRPX Acc No: N98-364628
Electronic document **processing method for** distributed **production of encrypted** document **- using SGML language to create document definitions under which electronic documents are divided into blocks associated with**

logical fields specific to block type

Patent Assignee: FINANCIAL SERVICES TECHNOLOGY CONSORTIUM (FINA-N)
Inventor: ANDERSON M; CHANG S; HIBBERT C; JAFFE F; KRAVITZ J; PALMER E; VIRKKI J
Number of Countries: 080 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9837655	A1	19980827	WO 97US24000	A	19971219	199840 B
AU 9862376	A	19980909	AU 9862376	A	19971219	199905
EP 956673	A1	19991117	EP 97954845	A	19971219	199953
			WO 97US24000	A	19971219	
US 6021202	A	20000201	US 9633896	A	19961220	200013
			US 97994636	A	19971219	
US 6209095	B1	20010327	US 9633896	A	19961220	200119
			US 97994636	A	19971219	
			US 99386551	A	19990831	
KR 2000069550	A	20001125	WO 97US24000	A	19971219	200130
			KR 99705487	A	19990617	

Priority Applications (No Type Date): US 9633896 A 19961220; US 97994636 A 19971219; US 99386551 A 19990831
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9837655	A1	E	184	H04K-001/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW				
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9862376	A			H04K-001/00	Based on patent WO 9837655
EP 956673	A1	E		H04K-001/00	Based on patent WO 9837655
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 6021202	A			H04K-001/00	Provisional application US 9633896
US 6209095	B1			H04L-009/32	Provisional application US 9633896 Cont of application US 97994636 Cont of patent US 6021202
KR 2000069550	A			H04K-001/00	Based on patent WO 9837655

Abstract (Basic): WO 9837655 A

The method for creating signed electronic documents involves using a **mark -up language** according to the SGML standard in which document type definitions are created under which electronic documents are divided into blocks that are associated with logical fields that are specific to the type of block. Each of many different types of electronic documents have record mapping to a particular environment, e.g. a legacy environment of a banking network.

Semantic document type definitions for various document types e.g. electronic checks, can be formed by mapping between the logical content of the document and the block that is defined to include the content.

USE - Creating signed electronic documents for e.g. hospital record keeping, in banking or lending institutions for processing loan applications, court or arbitrator's computer systems.

ADVANTAGE - Provides all-electronic payments and deposit gathering instrument that can be initiated by variety of devices e.g. PC, screen phone, **ATM** or payments accounting system.

Dwg.1/48

Title Terms: ELECTRONIC; DOCUMENT; PROCESS; METHOD; DISTRIBUTE; PRODUCE; ENCRYPTION; DOCUMENT; LANGUAGE; DOCUMENT; DEFINE; ELECTRONIC; DOCUMENT; DIVIDE; BLOCK; ASSOCIATE; LOGIC; FIELD; SPECIFIC; BLOCK; TYPE
Derwent Class: S05; T01; W02
International Patent Class (Main): H04K-001/00; H04L-009/32

International Patent Class (Additional): G06F-017/60

11/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012843687 **Image available**
WPI Acc No: 2000-015519/200002
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012233

Apparatus using browser **interface to HTTP and other devices to run responsive to messages in** ATM **legacy system**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; RICHARDS B G; SMITH M D; WEIS D W
Number of Countries: 026 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 961249	A2	19991201	EP 99303410	A	19990430	200002	B
CN 1254141	A	20000524	CN 99110173	A	19990702	200043	

Priority Applications (No Type Date): US 98193627 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961249	A2	E	77	G07F-019/00	
	Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
CN 1254141	A			G06F-017/60	

Abstract (Basic): EP 961249 A2

NOVELTY - The apparatus includes a server and at least one first HTML document accessible through the server. The computer may access the first document with the **browser** and to control the display responsive to the first document.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

(a) a method for running transaction device using a **browser** interface

(b) a system for running transaction device using a **browser** interface

(c) a computer **software** operating **automated banking machine**

(d) a method of printing a document with an **automated banking machine**

USE - In automated banking systems that enable customers to carry out banking transactions, which may provide more transaction options and types of promotional and printed materials to users.

ADVANTAGE - Allows a user to transactions operated through connection to a wide area network, providing greater options for machine outputs using HTML documents and TCP/IP messages operating from home or institution while maintaining a high level of security using a proxy local device server. Capable of providing users with a wider variety of printed documents. Provides additional options for identifying authorized users and can be used in connection with existing transaction systems while providing enhanced functionality. Provides enhanced diagnostic and service capabilities

DESCRIPTION OF DRAWING(S) - The drawing is a schematic view of a network configuration including an **automated banking machine** apparatus and system.

pp; 77 DwgNo 1/31

Title Terms: APPARATUS; INTERFACE; DEVICE; RUN; RESPOND; MESSAGE; **ATM** ; SYSTEM

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60; G07F-019/00
International Patent Class (Additional): G06F-015/00

13/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013394785 **Image available**
WPI Acc No: 2000-566723/200053
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703
XRPX Acc No: N00-418632
Automated banking machine **that can be used in wide area network such as** Internet **has** transaction **function device to carry out transaction function responsive to** browser **processing HTML document**
Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEIS D W
Number of Countries: 025 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1030495	A2	20000823	EP 99303399	A	19990430	200053	B

Priority Applications (No Type Date): US 98193638 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1030495	A2	E	77	H04L-029/06	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1030495 A2
NOVELTY - A software executable in a computer includes a **browser** , that is operative to process HTML documents including instructions in it. The transaction function device carries out the transaction function responsive to the **browser** processing a document including an instruction to operate the transaction function device.
DETAILED DESCRIPTION - A home HTTP server (90) may deliver documents selectively to **ATMs** (12) connected to an Intranet (16). These documents may include messages or material tailored to the particular location in which an **ATM** (12) is located.
INDEPENDENT CLAIMS are included for:
(a) a banking method
(b) a banking system
USE - As an **automated banking machine** and system that can be used in a wide area network such as the Internet.
ADVANTAGE - Provides a high level of security.
DESCRIPTION OF DRAWING(S) - The drawing shows view of an **automated banking machine** , an Intranet connecting the banking machine to the computer system of a home banking and a wide area network connecting the computer system of the home banking to a foreign bank.
ATM (12)
intranet (16)
home HTTP server (90)
pp; 77 DwgNo 4/31
Title Terms: AUTOMATIC; BANK; MACHINE; CAN; WIDE; AREA; NETWORK; TRANSACTION; FUNCTION; DEVICE; CARRY; TRANSACTION; FUNCTION; RESPOND; PROCESS; DOCUMENT
Derwent Class: T01; T05; W01
International Patent Class (Main): H04L-029/06
International Patent Class (Additional): G07F-009/02; G07F-019/00
File Segment: EPI

13/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013394765 **Image available**
WPI Acc No: 2000-566703/200053
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566723
XRPX Acc No: N00-418612

Automated banking apparatus that can be used in wide area network such as Internet **has** transaction **function device that carries out the transaction function responsive to** browser **processing HTML document**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; ESS J C; JAY P D; MOALES M A; RICHARDS B G; SMITH M D; WEIS D W
Number of Countries: 025 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1030277	A2	20000823	EP 99303415	A	19990430	200053	B

Priority Applications (No Type Date): US 98193662 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1030277	A2	E	76	G07F-019/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1030277 A2

NOVELTY - A software includes a **browser** operative to process HTML documents including instructions in it. A transaction function device is operative to carry out the transaction function responsive to the **browser** processing a document including an instruction to operate the transaction function device.

DETAILED DESCRIPTION - **ATMs** (12) are connected to a computer system of a home bank (14) that is a computer system operated by the bank or other institution, which has primary responsibility for the **ATMs** (12). The home bank computer system (14) is connected to the **ATMs** (12) through an Intranet (16) such as a local or proprietary network that provides communication between the computer system (14) and the banking machines (12) using messages in the transmission control protocol/Internet protocol (TCP/IP) format..

INDEPENDENT CLAIMS are included for:
(a) a banking method
(b) a banking system

USE - An **automated banking machine** and system that can be used in a wide area network such as the Internet.

ADVANTAGE - Provides a high level of security.

DESCRIPTION OF DRAWING(S) - The drawing
ATMs (12)
home bank (14)
Intranet (16)
pp; 76 DwgNo 1/31

Title Terms: AUTOMATIC; BANK; APPARATUS; CAN; WIDE; AREA; NETWORK; TRANSACTION; FUNCTION; DEVICE; CARRY; TRANSACTION; FUNCTION; RESPOND; PROCESS; DOCUMENT
Derwent Class: T01; T05; W01
International Patent Class (Main): G07F-019/00
International Patent Class (Additional): G07F-009/02; H04L-029/06

File Segment: EPI

13/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013394764 **Image available**
WPI Acc No: 2000-566702/200053
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566703; 2000-566723
XRPX Acc No: N00-418611

Automated banking apparatus that can be used in wide area network such as Internet has transaction function device that carries out transaction function responsive to browser processing HTML document

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CALIFF M E; CHEN L; CHURCH J; CICHON B A; COVERT M S; DRUMMOND J P; EL-KAISSI O; GRISWOLD G; JOYCE S D; LEMLEY R J; LEPPER B Q; MOALES M A; MOORE P S; SMITH M; SWINGLER S C; USNER R E
Number of Countries: 025 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1030276	A2	20000823	EP 99303397	A	19990430	200053	B

Priority Applications (No Type Date): US 98193647 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1030276	A2	E	77	G07F-019/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1030276 A2

NOVELTY - A **browser** (76) is operative to process HTML documents including instructions in them. A transaction function device carries out the transaction function responsive to the **browser** processing a document including an instruction to operate the transaction function device.

DETAILED DESCRIPTION - A home server (90) communicates with the **ATMs** (12) through a proxy server (86). The server (90) may deliver documents selectively to the **ATMs** (12) connected to the Intranet (16). These documents may include messages or material tailored to the particular location in which the **ATM** (12) is located.

INDEPENDENT CLAIMS are included for:
(a) a banking method
(b) a banking system

USE - As an **automated banking machine** and system that can be used in a wide area network such as the Internet.

ADVANTAGE - Providing a high level of security.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic view of the **automated banking machine** , an Intranet connecting the **automated banking machine** to a computer system of a home bank and wide area network communicating the computer system of the home bank to a foreign bank.

ATMs (12)
Intranet (16)
browser (76)
proxy server (86)
home server (90)
pp; 77 DwgNo 3/31

Title Terms: AUTOMATIC; BANK; APPARATUS; CAN; WIDE; AREA; NETWORK; TRANSACTION; FUNCTION; DEVICE; CARRY; TRANSACTION; FUNCTION; RESPOND; PROCESS; DOCUMENT
Derwent Class: T01; T05; W01
International Patent Class (Main): G07F-019/00
International Patent Class (Additional): G07F-009/02; H04L-029/06
File Segment: EPI

13/5/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013394763 **Image available**
WPI Acc No: 2000-566701/200053
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015516; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-418610

Automated banking apparatus that can be used in wide area network such as Internet **has** transaction **function device that carries out the transaction function responsive to** browser **processing HTML document**

Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; SMITH M; WEIS D W
Number of Countries: 026 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1030275	A2	20000823	EP 99303396	A	19990430	200053	B
BR 9901646	A	20000912	BR 991646	A	19990527	200051	

Priority Applications (No Type Date): US 98193564 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1030275	A2	E	76	G07F-019/00	
	Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
BR 9901646	A			G07F-019/00	

Abstract (Basic): EP 1030275 A2

NOVELTY - A **browser** processes HTML documents that include instructions in it. A transaction function device carries out the transaction function responsive to the **browser** processing a document including an instruction to operate the transaction function device.

DETAILED DESCRIPTION - JAVA environment software (80) enables the computer (34) to execute instructions in JAVA script (82). The instructions that are executed by the computer in JAVA script are preferably embedded JAVA script commands that are included in the HTML documents which are received through the **browser** (76). The latter in connection with the JAVA environment software (80) which executes instructions in the embedded JAVA script (82), serve as an HTML document handling software portion for transmitting and receiving HTML documents and TCP/IP messages through the IP port (78).

INDEPENDENT CLAIMS are included for:

(a) a banking method

(b) a banking system

USE - As an **automated banking machine** and system that can be used in a wide area network such as the Internet.

ADVANTAGE - Provides a high level of security.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic view of one

embodiment of the **automated banking machine** .
computer (34)
browser (76)
IP port (78)
JAVA environment software (80)
JAVA script (82)
pp; 76 DwgNo 2/31
Title Terms: AUTOMATIC; BANK; APPARATUS; CAN; WIDE; AREA; NETWORK; TRANSACTION; FUNCTION; DEVICE; CARRY; TRANSACTION; FUNCTION; RESPOND; PROCESS; DOCUMENT
Derwent Class: T01; T05; W01
International Patent Class (Main): G07F-019/00
International Patent Class (Additional): G07F-009/02; H04L-029/06
File Segment: EPI

13/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013250684 **Image available**
WPI Acc No: 2000-422567/200036
XRPX Acc No: N00-315366
Distributed high performance computer system architecture for online investment service, has secure resource layer with database to store customer information and electronic interface to national securities market
Patent Assignee: E*TRADE SECURITIES INC (ETRA-N)
Inventor: CHRAPATY D J; CIMA A L; FLEMING T P; MATTHYS L G; PAULO R S; TING B L W
Number of Countries: 088 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200028487	A2	20000518	WO 99US26908	A	19991111	200036	B
AU 200016221	A	20000529	AU 200016221	A	19991111	200041	

Priority Applications (No Type Date): US 98191471 A 19981112
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200028487	A2	E	29	G07F-000/00	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200016221	A		G07F-000/00	Based on patent WO 200028487

Abstract (Basic): WO 200028487 A2
NOVELTY - A gateway service layer (14) providing secured communication with customers is connected to a scalable application service layer (16) which accepts customer transaction requests. The service request is executed by a stateless business transaction layer (18) and is passed to a secure resource layer (20). The resource layer has a database which supplies customer information and market access to layer (18).
DETAILED DESCRIPTION - Several consumers simultaneously access the architecture using **Internet browsers** . The **transaction** requests are accepted from gateway services layer and the services layer prevents formatted response to the customer via gateway services layer. The transaction layer upon receiving transaction request executes the request according to predetermined business logic rules and return the results to application services layer.

USE - For implementing online investment services for use in **automatic teller machines** , point-of-sale services and internet shopping.

ADVANTAGE - The four layers of the computer system architecture provide a scalable, manageable and flexible architecture. A secure communication is provided to several consumers using the gateways services layer. The relative independence of various layers allows changes and enhancements to be made to a layer without affecting or changing the remaining layers.

DESCRIPTION OF DRAWING(S) - The figure shows schematic view of distributed high performance computer system architecture.

Flexible gateway services layer (14)
Scalable application services layer (16)
Stateless business transaction layer (18)
Secure resource layer (20)
pp; 29 DwgNo 1/2

Title Terms: DISTRIBUTE; HIGH; PERFORMANCE; COMPUTER; SYSTEM; ARCHITECTURE; INVESTMENT; SERVICE; SECURE; RESOURCE; LAYER; DATABASE; STORAGE; CUSTOMER ; INFORMATION; ELECTRONIC; INTERFACE; NATION; SECURE; MARKET
Derwent Class: T01; W01
International Patent Class (Main): G07F-000/00
File Segment: EPI

13/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

012843684 **Image available**
WPI Acc No: 2000-015516/200002
Related WPI Acc No: 2000-015489; 2000-015515; 2000-015517; 2000-015518; 2000-015519; 2000-015520; 2000-015521; 2000-015522; 2000-025966; 2000-483575; 2000-499722; 2000-499723; 2000-499724; 2000-566701; 2000-566702; 2000-566703; 2000-566723
XRPX Acc No: N00-012230
Automated transaction machine **for** Internet **banking**
Patent Assignee: DIEBOLD INC (DIEB-N)
Inventor: BLACKSON D; CHURCH J; CICHON B A; DRUMMOND J P; ESS J C; MOALES M A; SMITH M D; WEISS D W; WEIS D W
Number of Countries: 027 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 961246	A2	19991201	EP 99303404	A	19990430	200002 B
BR 9901647	A	20001003	BR 991647	A	19990527	200053
CN 1261186	A	20000726	CN 99108954	A	19990629	200057

Priority Applications (No Type Date): US 98193565 A 19981117; US 9877337 A 19980527; US 9891887 A 19980707; US 9895626 A 19980807; US 9898907 A 19980902
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 961246	A2	E	77	G07F-019/00	
	Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
BR 9901647	A			G07F-019/00	
CN 1261186	A			G06F-017/60	

Abstract (Basic): EP 961246 A2

NOVELTY - The machine includes an **automated transaction machine** with at least one type of transaction function device that selectively carries out a transaction function. A computer is in operative connection with the transaction function device and includes a **browser** . The computer uses the **browser** to access an HTML document

that responds to the type of the transaction function device in the machine.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also given for a method using the above apparatus.

USE - As an **automated teller machine** used on a wide area network, in particular the Internet.

ADVANTAGE - Provides high level of security while being available on the Internet. Provides user with a familiar interface and transaction options of their home institutions when operating foreign institutions machines. Allows provision of more transaction options and types of promotional and printed materials to users.

DESCRIPTION OF DRAWING(S) - The drawing shows steps in a transaction carried out at the banking machine with the computer system of a foreign bank.

pp; 77 DwgNo 24/31

Title Terms: AUTOMATIC; TRANSACTION; MACHINE; BANK
Derwent Class: P86; T01; T04; T05; W01; W04
International Patent Class (Main): G06F-017/60; G07F-019/00
International Patent Class (Additional): G06F-013/00
File Segment: EPI; EngPI

13/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

012303000 **Image available**
WPI Acc No: 1999-109106/199910
XRPX Acc No: N99-079110

Transaction **processing system for** web ATM **- has peripheral controller communicating transaction requests from** web **application to** transaction **manager, and service provider modules relaying requests to associated hardware module**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: ATKIN P J; CURRIE S; FLENLEY J M
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2328532	A	19990224	GB 981906	A	19980130	199910	B
GB 2328532	B	20001018	GB 981906	A	19980130	200054	

Priority Applications (No Type Date): GB 981906 A 19980130
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2328532	A		36	G06F-017/30	
GB 2328532	B			G06F-017/30	

Abstract (Basic): GB 2328532 A

The web **ATM** includes an internet **browser** (80) adapted to run a web application. The processing system includes a transaction manager (20) running in a process. A peripheral controller component (90) adapted to be instantiated from a web page of the application. The controller can communicate **transaction** requests from the **web** application to the **transaction** manager. A set of service provider modules relay transaction requests passed from the manager to an associated hardware module.

ADVANTAGE - Allows an application to write error log messages to hard disk of the local machine in the event of serious failure or for statistical analysis.

Dwg.6/7

Title Terms: TRANSACTION; PROCESS; SYSTEM; WEB; **ATM** ; PERIPHERAL; CONTROL; COMMUNICATE; TRANSACTION; REQUEST; WEB; APPLY; TRANSACTION; MANAGE; SERVICE; MODULE; RELAY; REQUEST; ASSOCIATE; HARDWARE; MODULE
Index Terms/Additional Words: AUTOMATED; TELLER; MACHINE

Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/30
International Patent Class (Additional): G06F-009/30

34/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012869686 **Image available**
WPI Acc No: 2000-041519/200004
XRPX Acc No: N00-031545
Sheet dispensing mechanism for an automated teller machine
Patent Assignee: NCR INT INC (NATC); NCR CORP (NATC)
Inventor: PATTERSON D L
Number of Countries: 029 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 965953	A1	19991222	EP 99304595	A	19990614	200004	B
BR 9902271	A	20000104	BR 992271	A	19990615	200019	
JP 2000099800	A	20000407	JP 99205099	A	19990616	200028	
ZA 9903985	A	20010328	ZA 993985	A	19990615	200121	
US 6241150	B1	20010605	US 99324630	A	19990602	200133	

Priority Applications (No Type Date): GB 9812839 A 19980616
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 965953	A1	E	16	G07D-001/00	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
BR 9902271	A			B65H-029/40	
JP 2000099800	A		32	G07D-009/00	
ZA 9903985	A		21	B65H-000/00	
US 6241150	B1			G06F-017/60	

Abstract (Basic): EP 965953 A1
NOVELTY - Validated currency bills are transported upwardly, in a non-bundled manner, from the first unit (42) and to the second unit (44) via a single transfer station, regardless of whether the dispensing mechanism is configured for front or rear loading. This second unit transports bills individually to a dispensing port (65) where they are deposited into a tray for collection by the user.
USE - For an **automated teller machine** .
ADVANTAGE - Simple construction resulting in lower manufacturing costs and ease of use.
DESCRIPTION OF DRAWING(S) - The figure shows a schematic representation of the **sheet dispenser** .
First unit (42)
Second unit (44)
Dispensing port (65)
pp; 16 DwgNo 3/10
Title Terms: SHEET; DISPENSE; MECHANISM; AUTOMATIC; TELLER; MACHINE
Derwent Class: Q36; T05
International Patent Class (Main): B65H-000/00; B65H-029/40; G06F-017/60; G07D-001/00; G07D-009/00
International Patent Class (Additional): B65H-029/60; G06K-000/00; G07D-013/00; G07F-000/00
File Segment: EPI; EngPI

34/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

009003866 **Image available**
WPI Acc No: 1992-131159/199216
XRPX Acc No: N92-097842
Sheet container and sheet dispenser **apparatus - has projections**

restricting postion of lower ends of sheet stack in nip between feed rollers and frictional separation rollers

Patent Assignee: HITACHI LTD (HITA)
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Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5100022	A	19920331	US 91731667	A	19910717	199216	B
KR 9409295	B1	19941006	KR 9112491	A	19910722	199635	

Priority Applications (No Type Date): JP 90194184 A 19900723
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5100022	A		11		
KR 9409295	B1			G07D-009/00	

Abstract (Basic): US 5100022 A

A stack of sheets stored in a sheet container are taken out by take-out rollers and introduced into nip sections defined between feed rollers and frictional separation rollers which are opposed to and pressedly contacted with the feed rollers. The stack of sheets are separated from one another to be delivered. The take-out rollers and the feed rollers are provided in the **sheet dispenser** mechanism, while the frictional separation rollers are provided in the sheet container. The sheet container includes a front plate which determines the position of the front part of the stack of sheets within and a lower end portion of the front plate is formed with projections which protrude toward the stack of sheets.

The projections restrict the position of the lower end portion of the front part of the stack of sheets in the nip sections between the feed rollers and the frictional separation rollers. The projections are located between the axes of the take out rollers and the feed rollers, which are projected through the front plate towards the stack of sheets when the sheet container is attached to the **sheet dispenser** mechanism. The height of the projections from the front plate is lower than that of a tangent line connecting the outer periheries of the take out rollers and the feed rollers which are projected through the front plate.

USE - **Sheet dispenser** for **automated teller machine** (**ATM**).

Dwg.2/10

Title Terms: SHEET; CONTAINER; SHEET; DISPENSE; APPARATUS; PROJECT; RESTRICT; LOWER; END; SHEET; STACK; NIP; FEED; ROLL; FRICTION; SEPARATE; ROLL
Index Terms/Additional Words: AUTOMATED; TELLER; MACHINE; **ATM**
Derwent Class: Q36; T04; T05
International Patent Class (Main): G07D-009/00
International Patent Class (Additional): B65H-001/02

File 348:EUROPEAN PATENTS 1978-2001/Jun W04
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Set	Items	Description
S1	135209	AUTOMAT?()(TELLER? OR BANK?)()MACHINE? OR ATM? OR ABM? OR CASH()DISPENSING()MACHINE? OR AUTOMATED()TRANSACTION()MACHINE?
S2	4335	BROWSER? OR HYPER()TEXT()MARKUP()LANGUAGE? OR HYPERTEXT()MARKUP()LANGUAGE? OR WEB()BROWSING? OR MARK()UP()LANGUAGE? OR MARKUP()LANGUAGE? OR HYPERTEXT()TRANSFER()PROTOCOL? OR NETSCAPE OR EXPLORER OR MOSAIC OR JAVA()(APPLET? OR ENABLED)
S3	1840	(HTML OR HTTP OR WEB)(3N)(PAGE? OR DOCUMENT? OR SERVER? OR BROWSER? OR BROWSING)
S4	69	SHEET()DISPENSER?
S5	2834	(DISPENSE? OR DISTRIBUT? OR DISPATCH?)(3N)(DOCUMENT? OR INSTRUCTION? OR MESSAGE? OR CURRENC? OR CASH OR TRANSACTION?)
S6	3874	(COMMUNICATION()(NETWORK? OR SYSTEM?) OR INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC? OR WEB OR WORLD()WIDE()WEB OR SOFTWARE OR INTRANET)(3N)(DISPENS? OR DISTRIBUT? OR DISPATCH? OR TRANSACTION?)
S7	51	BANK?(2N)(SOFTWARE? OR AUTOMATION)
S8	556	S1 AND S2
S9	11	S8 AND S4
S10	2761	S1/TI
S11	7	S9 AND S10
S12	31	S1(10N)(S2 OR S3)
S13	14	S12(10N)(S4 OR S5 OR S6)
S14	0	S13 AND S7
S15	7	S13 AND S10
S16	0	S15 NOT S11
S17	14	S13 AND S4
S18	7	S17 NOT S11
S19	15	S1(5N)S3
S20	0	S19(10N)(S4 OR S5 OR S6 OR S7)
S21	12	S19 AND (S4 OR S5 OR S6)
S22	2	S21 NOT (S11 OR S17)
S23	190	S1(10N)(S4 OR S5 OR S6)
S24	14	S23(5N)(S2 OR S3)
S25	0	S24 NOT (S11 OR S17 OR S21)
S26	16	(S2 OR S3 OR S6) AND S7
S27	7	S26 AND S1
S28	7	S27 NOT (S11 OR S17 OR S21)

11/3,AB/1
DIALOG(R)File 348:EUROPEAN PATENTS

01182367
Using server ATM to present device status messages and accessing/operating devices for service activity with browser interface
Anwendung eines Bankautomatenservers zum Vorlegen von Zustandsberichten einer Vorrichtung und Zugriffs-und Bedienvorrichtungen mit Browserschnittstelle fur die Dienstleistungsaktivitat
Utilisation de machine bancaire serveur pour presenter des messages de l'etat de fonctionnement du dispositif et dispositifs d'acces / de fonctionnement pour activite de service avec interface de navigation
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
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Church James, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 1030276 A2 000823 (Basic)
APPLICATION (CC, No, Date): EP 99303397 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 980707; US 95626 980807; US 98907 980902; US 193647 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02; H04L-029/06

ABSTRACT EP 1030276 A2

An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency as well as other transaction devices. The device application portion

communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:
Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	494
SPEC A	(English)	200034	33416
Total word count - document A			33910
Total word count - document B			0
Total word count - documents A + B			33910

11/3,AB/2

DIALOG(R)File 348:EUROPEAN PATENTS

01093848

Automated banking machine with selective accessing of HTML documents and other promotional information during dwell time in the machine transaction sequence

Automatischer Geldautomat mit ausgewahltem Zugriff auf HTML-Dokumente und andere Werbeinformationen wahrend der Verweilzeit beim Ablauf der Transaktion in dem Geldautomat

Guichet automatique bancaire avec acces selectif a des documents HTML et autres informations promotionelles pendant le temps de sejour dans une sequence d'usage de la machine de transaction

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Ess, Joseph, C., 220 Wilbur Drive NE # 10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
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PATENT (CC, No, Kind, Date): EP 961252 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303414 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193791 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07D-009/00; G07F-009/02

ABSTRACT EP 961252 A2

An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local

computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the automated banking machine. The devices include a sheet dispenser mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the sheet dispenser. The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	791
SPEC A	(English)	9948	33414
Total word count - document A			34205
Total word count - document B			0
Total word count - documents A + B			34205

11/3,AB/3

DIALOG(R)File 348:EUROPEAN PATENTS

01093847

Automated banking machine **with accessing data based on customer inputs including biometric customer identification and producing selected displays based on customer identity (profile bean)**

Automatischer Geldautomat mit Zugriff auf Daten basierend auf Gebrauchereingaben mit unter anderem biometrischer Gebrauchersidentifikation und Herstellung vorbestimmter Bildanzeigen basierend auf Gebraucheridentitat (Profil Bean)

Guichet automatique bancaire pouvant acceder a des informations en se basant sur des donnees sur l'utilisateur comprenant des donnees biometriques d'identification de l'utilisateur et produisant des affichages specifiques bases sur l'identite de l'utilisateur (bean de profile)

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PATENT (CC, No, Kind, Date): EP 961251 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303413 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193623 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; H04L-029/06; G06F-017/60

ABSTRACT EP 961251 A2
An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	934
SPEC A	(English)	9948	33418
Total word count - document A			34352
Total word count - document B			0
Total word count - documents A + B			34352

11/3,AB/4
DIALOG(R)File 348:EUROPEAN PATENTS

01093844
System configuration where certain transaction devices are run through browser **interface to HTTP and other devices are run responsive to messages in** ATM **legacy system**
Systemkonfiguration, bei der bestimmte Transaktionsvorrichtungen mit einer Browser**-Schnittstelle zu HTTP und andere Vorrichtungen nach Berichten aus einem Geldautomaten-Vermachtnissystem arbeiten**
Configuration de systeme dans lequel certains dispositifs de transaction sont operes via une interface browser **vers des HTTP et d'autres dispositifs sont operes selon des messages dans un systeme-legue de machines bancaires**

PATENT ASSIGNEE:
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PATENT (CC, No, Kind, Date): EP 961249 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303410 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193627 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00

ABSTRACT EP 961249 A2
An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	355
SPEC A	(English)	9948	33419
Total word count - document A			33774
Total word count - document B			0
Total word count - documents A + B			33774

11/3,AB/5
DIALOG(R)File 348:EUROPEAN PATENTS

01093842

Automated transaction machine **which operates responsive to HTML documents accessed with a** browser

Nach entsprechenden HTML-Dokumenten, auf welche mit einem Browser **zugegriffen wird, arbeitender automatischer Geldautomat**

Guichet automatique bancaire operant selon des documents HTML accedes via un navigateur de reseau

PATENT ASSIGNEE:
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PATENT (CC, No, Kind, Date): EP 961247 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303407 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193787 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00

ABSTRACT EP 961247 A2

An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	256
SPEC A	(English)	9948	33418
Total word count - document A			33674
Total word count - document B			0
Total word count - documents A + B			33674

11/3,AB/6
DIALOG(R)File 348:EUROPEAN PATENTS

01093841
Methods by which an ATM selectively accesses documents based on the transaction function devices present in the machine
Verfahren mit welchen ein automatischer Geldautomat selektiv auf Dokumente zugreift, basierend auf der in dem Automat verfugbaren Transaktionsfunktionsvorrichtungen
Methodes a l'aide desquellles un guichet automatique bancaire accede a des documents sur base des dispositifs de fonctions de transaction presents dans la machine
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
INVENTOR:
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Smith, Mark, D., 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive # 10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 Mckinley Boulevard, Ashland, Ohio 44805, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 961246 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303404 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193565 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00

ABSTRACT EP 961246 A2
An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency

as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:
Figure number on first page: 24

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	731
SPEC A	(English)	9948	33415
Total word count - document A			34146
Total word count - document B			0
Total word count - documents A + B			34146

11/3,AB/7

DIALOG(R)File 348:EUROPEAN PATENTS

01093840

Automated banking machine **with a print URL feature**
Automatischer Geldautomat mit einem URL-Druckmerkmal
Guichet automatique bancaire avec une caracteristique d'impression en URL

PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
INVENTOR:
Drummond, Jay, Paul, 3205 Roanoke Street, Canton, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon Bob A., 2112 Tennyson N.E. #6, Massillon Ohio 44646, (US)
Covert, Mark, S., 8431 W. Wadora Circle, NW North Canton, Ohio 44720, (US)
Moales, Mark, A., 5162 Bundoran Street, North Canton, Ohio 44720, (US)
Smith, Mark, D., 1910 Hunting Valley, NW Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive NE # 10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 961245 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303403 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193634 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07G-005/00

ABSTRACT EP 961245 A2

An **automated banking machine** (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer

having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the HTML document handling portion and dispatches messages to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which dispenses currency as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

18/3,AB/1
DIALOG(R)File 348:EUROPEAN PATENTS

01182369
Legacy interface for communication with existing host systems (including passing object features)
Vermachtnisschnittstelle zur Kommunikation mit bestehenden Wirtrechnersystemen (mit Ubertragung von Objektmerkmalen)
Interface-legue pour communication avec des systemes hotes existants (comprenant le passage de caracteristiques d'objet)
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
INVENTOR:
Jay Paul Drummond,, 1965 Augusta Dr.SE Massillon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon, Bob, A., 2631 Green View Center, NW Canton, Ohio 44708, (US)
Moales, Mark, A., 5162 Bundoran Street, North Canton; Ohio 44720, (US)
Smith, Mark, D., 1910 Hunting Valley, NW Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive NE #10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
Richards, Bruce, G., 707 Briar Avenue, North Canton, Ohio 44720, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 1030277 A2 000823 (Basic)
APPLICATION (CC, No, Date): EP 99303415 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 980707; US 95626 980807; US 98907 980902; US 193662 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02; H04L-029/06

ABSTRACT EP 1030277 A2
An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	767
SPEC A	(English)	200034	33417
Total word count - document A			34184
Total word count - document B			0
Total word count - documents A + B			34184

18/3,AB/2

01182368

Pre-navigate bean (including testing for download speed in determining whether to access HTTP records)

Vornavigations-Bean (mit Fernladungsgeschwindigkeitstest zum Feststellen ob Zugriff zu HTTP-Datensatzen moglich ist)

Bean de pre-navigation (comprenant un test de vitesse de telechargement pour determiner la possibilite d'acceder a des donnees HTTP)

PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)

INVENTOR:
Drummond, Jay Paul, 3205 Roanoke Street, NW Massillon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon Bob A, 2631 Green View Center, NW Canton, Ohio 44708, (US)
Moales Mark A, 5162 Bundoran Street, North Canton, Ohio 44720, (US)
Smith Mark D, 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)
Ess Joseph C, 220 Wilbur Drive NE#10, North Canton, Ohio 44720, (US)
Weis David W, 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
Church James, 741 Governor's Circle, Kent, Ohio 44240, (US)

LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1030495 A2 000823 (Basic)
APPLICATION (CC, No, Date): EP 99303399 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 980707; US 95626 980807; US 98907 980902; US 193638 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04L-029/06; G07F-019/00; G07F-009/02

ABSTRACT EP 1030495 A2

An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is

operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	1351
SPEC A	(English)	200034	33417
Total word count - document A			34768
Total word count - document B			0
Total word count - documents A + B			34768

18/3,AB/3
DIALOG(R)File 348:EUROPEAN PATENTS

01182366
Terminal configuration methods
Verfahren zur Konfiguration eines Endgerates
Methodes de configuration de terminal
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
INVENTOR:
Drummond, Jay Paul, 1965 Augusta Drive S.E., Massillon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton 44718 Ohio, (US)
Cichon, Bob A., 2112 Tennyson, Apt.6, Massillon. OH 44646, (US)
Moales, Mark A., P.O. Box 897, Grantham, NH 03753, (US)
Smith, Mark, 1910 Hunting Valley, NW North Canton 44720 Ohio, (US)
Ess, Joseph C., 220 Wilbur Drive NE #10, North Canton 44720 Ohio, (US)
Weis, David W., 842 McKinley Boulevard, Ashland 44805 Ohio, (US)
Church James, 741 Governor's Circle, Kent 44240 Ohio, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 1030275 A2 000823 (Basic)
APPLICATION (CC, No, Date): EP 99303396 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 980707; US 95626 980807; US 98907 980902; US 193564 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02; H04L-029/06

ABSTRACT EP 1030275 A2
An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion

communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:
Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200034	792
SPEC A	(English)	200034	33415
Total word count - document A			34207
Total word count - document B			0
Total word count - documents A + B			34207

18/3,AB/4

DIALOG(R)File 348:EUROPEAN PATENTS

01098691

Transaction data object features including persistence, passing object and using object data for printing

Transaktionsdatenobjektmerkmale mit Persistenz, Übertragen des Objektes und Verwendung der Objektdaten zum Drucken

Caracteristiques d'objet de donnees de transaction comprenant la persistence, le transfert de l'objet et l'usage de l'objet pour l'impression

PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)

INVENTOR:
Drummond, Jay, Paul, 1965 Augusta Drive SE, Massilon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon Bob A., 2112 Tennyson N.E.#6, Massillon Ohio 44646, (US)
Covert, Mark, S., 8431 W Wadora Circle,, NW North canton, Ohio 44720, (US)
Moales, Mark, A., 5162 Bundoran Street,, North Canton, Ohio 44720, (US)
Smith, Mark, D., 1910 Hunting Valley, NW, North Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive NE#10,, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard,, Ashland, Ohio 44805, (US)
Richards, Bruce, G., 707 Briar Avenue, North Canton, Ohio 44720, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)

LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 964374 A2 991215 (Basic)
APPLICATION (CC, No, Date): EP 99303409 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193646 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02; G06F-017/30

ABSTRACT EP 964374 A2
An automated banking machine (12) is operative to conduct transactions

in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.

ABSTRACT WORD COUNT: 227

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9950	1085
SPEC A	(English)	9950	33418
Total word count - document A			34503
Total word count - document B			0
Total word count - documents A + B			34503

18/3,AB/5

DIALOG(R)File 348:EUROPEAN PATENTS

01093846

Method of delivering different documents for producing displays at different machines (multilingual, special features, advertising, etc.)

Verfahren zur Lieferung verschiedener Dokumente, um Bildanzeigen an verschiedene Maschinen (mehrsprachig, spezielle Merkmalen, Werbe...) herzustellen

Methode pour delivrer des documents differents pour la production d'affichages a des machines differentes (multilangues, caracteristiques speciales, publicite...)

PATENT ASSIGNEE:

DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)

INVENTOR:

Drummond, Jay, Paul, 3205 Roanoke Street, NW massillon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon Bob A., 2112 Tennyson N.E.#6, Massillon 44646 Ohio, (US)
Moales, Mark, A., 5162 Bundoran Street, Noth Canton, Ohio 44720, (US)
Smith, Mark, D., 1910 Hunting Valley, NW Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive NE # 10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)

LEGAL REPRESENTATIVE:

Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 961250 A2 991201 (Basic)

APPLICATION (CC, No, Date): EP 99303412 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193635 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-009/02

ABSTRACT EP 961250 A2
An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	922
SPEC A	(English)	9948	33414
Total word count - document A			34336
Total word count - document B			0
Total word count - documents A + B			34336

18/3,AB/6
DIALOG(R)File 348:EUROPEAN PATENTS

01093845
Function for mapping the keys of a keypad
Tastenumsetzungfunktion fur eine Tastatur
Fonction de conversion des touches d'un clavier
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)
INVENTOR:
Jay Paul Drummond, 3205 Roanoke Street, NW Massillon,Ohio 44646, (US)
Dale Blackson, 5056 Paddington Dowen Street, Canton,Ohio 44718, (US)
Cichon, Bob A, 2112 Tennyson N.E. #6, Massillon, Ohio 44646, (US)
Mark A Moales, 5162 Bundoran Street, North Canton,Ohio 44720, (US)
Mark D Smith, 1910 Hunting vallcy, NW North Canton,Ohio44720, (US)
Joseph C Ess, 220 Wilbur Drive NE#10, North Canton,Ohio 44720, (US)
David W Weis, 842 McKinley Boulevard, Ashland,Ohio 44805, (US)

James Church, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 961195 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303411 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 980707; US 95626 980807; US 98907 980902; US 193624 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-003/023

ABSTRACT EP 961195 A2
An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 28

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	1324
SPEC A	(English)	9948	33417
Total word count - document A			34741
Total word count - document B			0
Total word count - documents A + B			34741

18/3,AB/7
DIALOG(R)File 348:EUROPEAN PATENTS

01093843
Automated banking terminal with security features such as for example signed applets
Automatischer Geldautomat mit Sicherheitsmerkmalen wie zum Beispiel unterzeichnete Applets
Guichet bancaire automatique avec des caracteristiques de securite telles que par exemple des applets signes
PATENT ASSIGNEE:
DIEBOLD, INCORPORATED, (379921), 5995 Mayfair Road, North Canton, OH 44720, (US), (Applicant designated States: all)

INVENTOR:
Drummond, Jay, Paul, 1965 Augusta Drive SE, Massillon, Ohio 44646, (US)
Blackson, Dale, 5056 Paddington Down Street, Canton, Ohio 44718, (US)
Cichon Bob A., 2112 Tennyson N.E.#6, Massillon Ohio 44646, (US)
Moales, Mark, A., 5162 Bundoran Street, North Canton, Ohio 44720, (US)
Smith, Mark, D., 1910 Hunting Valley, NW North Canton, Ohio 44720, (US)
Ess, Joseph, C., 220 Wilbur Drive NE # 10, North Canton, Ohio 44720, (US)
Weis, David, W., 842 McKinley Boulevard, Ashland, Ohio 44805, (US)
Church, James, 741 Governor's Circle, Kent, Ohio 44240, (US)
LEGAL REPRESENTATIVE:
Boden, Keith McMurray et al (83222), D. Young & Co. 21 New Fetter Lane, London EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 961248 A2 991201 (Basic)
APPLICATION (CC, No, Date): EP 99303408 990430;
PRIORITY (CC, No, Date): US 77337 980527; US 91887 P 980707; US 95626 P 980807; US 98907 P 980902; US 193637 981117
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00

ABSTRACT EP 961248 A2

An automated banking machine (12) is operative to conduct transactions in response to HTML documents and TCP/IP messages exchanged with a local computer system (14) through an intranet (16), as well as in response to messages exchanged with foreign servers (20, 22, 24, 26, 28,) in a wide area network (18). The banking machine includes a computer having an HTML document handling portion. The HTML document handling portion is operative to communicate through a proxy server, with a home HTTP server in the intranet or the foreign servers in the wide area network. The computer further includes a device application portion which interfaces with the **HTML document** handling portion and **dispatches messages** to operate devices in the **automated banking machine** . The devices include a **sheet dispenser** mechanism which **dispenses currency** as well as other transaction devices. The device application portion communicates with a device interfacing software portion in the banking machine through a device server in the intranet. The device server maintains local control over the devices in the banking machine including the **sheet dispenser** . The banking machine operates to read indicia on the user's card corresponding to a system address. The computer is operative to connect the banking machine to the home or foreign server corresponding to the system address, which connected server operates the banking machine until the completion of transactions by the user.
ABSTRACT WORD COUNT: 227
NOTE:
Figure number on first page: 25

LANGUAGE (Publication,Procedural,Application): English; English; English

22/3,AB/1

DIALOG(R)File 348:EUROPEAN PATENTS

01114995

Open control system and VPN creation method for multiprotocol ATM switches
Offenes Steuerungssystem und Verfahren zur Erstellung von VPN fur Multiprotokoll-ATM-Vermittlungsstellen
Systeme de commande ouverte et procede d'etablissement d'un VPN pour des commutateurs ATM a multiples protocoles

PATENT ASSIGNEE:
NEC CORPORATION, (236690), 7-1, Shiba 5-chome, Minato-ku, Tokyo, (JP), (Applicant designated States: all)
INVENTOR:
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 977457 A2 000202 (Basic)
APPLICATION (CC, No, Date): EP 99111947 990623;
PRIORITY (CC, No, Date): US 94197 P 980727; US 241049 990201; US 241052 990201
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04Q-011/04

ABSTRACT EP 977457 A2

An open control system for an ATM network includes a port hardware access interface (PHAI) providing access to line card resources, and a signaling protocol access interface (SPAI) which is connected to a signaling protocol module and implements switch controller functionality. The PHAI and the SPAI communicate with each other using at least one mechanism such as VPI/VCI, bus-based mechanism and a **distributed message** passing mechanism. A port resource manager layer (PRML) is provided between the PHAI and the SPAI, which logically partitions available resources and bundling the available resources into logically consistent resource modules.

ABSTRACT WORD COUNT: 96
NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200005	1602
SPEC A	(English)	200005	13312
Total word count - document A			14914
Total word count - document B			0
Total word count - documents A + B			14914

22/3,AB/2

01034802

Monitoring charges for network services
Gebuhrensuberwachung fur Netzwerkdiensten
Surveillance des redevances pour les services de reseau de telecommunications

PATENT ASSIGNEE:
International Business Machines Corporation, (200128), New Orchard Road, Armonk, NY 10504, (US), (Applicant designated States: all)
INVENTOR:
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PATENT (CC, No, Kind, Date): EP 920178 A2 990602 (Basic)
EP 920178 A3 001115
APPLICATION (CC, No, Date): EP 98309513 981120;
PRIORITY (CC, No, Date): US 979157 971126
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04M-015/28; H04M-003/56

ABSTRACT EP 920178 A2

The present invention provides for real-time monitoring of charges for using a communication network service, thereby enabling a user to continuously know the charges incurred during each usage. The user also is able to define a charge limit prior to using the service and the usage terminates automatically when the accumulated charge reaches that limit. This approach is particularly suited to monitoring charges associated with a telephone conference call.

ABSTRACT WORD COUNT: 70

NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

28/3,AB/1

DIALOG(R)File 348:EUROPEAN PATENTS

01078933

Method and system for managing applications for a multi-function smartcard
Verfahren und System zum Verwalten von Anwendungen fur eine multifunktionelle Chipkarte
Methode et systeme pour la gestion des applications pour une carte a puce multifonctionnelle

PATENT ASSIGNEE:
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LEGAL REPRESENTATIVE:
Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 949595 A2 991013 (Basic)
APPLICATION (CC, No, Date): EP 99200967 990326;
PRIORITY (CC, No, Date): US 79803 980330
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-007/10

ABSTRACT EP 949595 A2

A method and system for managing applications for a multi-function smartcard makes use of a resident master application and one or more monitor applications installed on the smartcard microcomputer to authorize downloading of new applications to the smartcard and to manage applications on the smartcard. New applications are installed on the smartcard using a security mechanism of the monitor application. When a new application is installed, it is provided, for example, with an operation key, cardholder information, and a digital certificate. The new application is registered in a software registry of the smartcard according to an object-oriented classifications, a copy of the registry is stored in an electronic deposit box, and the electronic deposit box is updated with operational data for the new application. The new application selectively shares one or more objects with objects of other applications on the smartcard on a restricted or unrestricted basis.

ABSTRACT WORD COUNT: 148
NOTE:
Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9941	1394
SPEC A	(English)	9941	10639
Total word count - document A			12033
Total word count - document B			0
Total word count - documents A + B			12033

28/3,AB/2

DIALOG(R)File 348:EUROPEAN PATENTS
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00938847
ELECTRONIC TRANSACTION **SYSTEM**
ELEKTRONISCHES TRANSAKTIONSSYSTEM
SYSTEME DE TRANSACTIONS ELECTRONIQUES
PATENT ASSIGNEE:
Oki Electric Industry Company, Limited, (225690), 7-12, Toranomon 1-chome Minato-ku, Tokyo 105, (JP), (applicant designated states: DE;FR;GB)
INVENTOR:
MORI, Toru, Oki Electric Industry Co., Ltd., 7-12, Toranomon 1-chome, Minato-ku, Tokyo 105, (JP)
LEGAL REPRESENTATIVE:
Kirschner, Klaus Dieter, Dipl.-Phys. (6508), Patentanwalte Kirschner & Partner, Sollner Strasse 38, 81479 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 933731 A1 990804 (Basic)
WO 9811514 980319
APPLICATION (CC, No, Date): EP 97940371 970912; WO 97JP3234 970912
PRIORITY (CC, No, Date): JP 24310396 960913
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G07D-009/00; G07D-001/04; G07F-007/08; G06F-019/00; G06K-017/00;
ABSTRACT EP 933731 A1
The **transactions** using **electronic** money have a plurality of kinds of accounting modes. An **electronic transaction** system capable of being applied by one automatic transaction apparatus to a plurality of kinds of accounting modes is provided. To meet the requirements for this system, it is constituted as follows. In an **electronic transaction** system adapted to settle accounts of **transactions** using **electronic** money stored in a customer's card, by using a customer's card which stores customer's identification information on each of the customers' accounts opened in a banking corporation and an amount of electronic money as information of balance, and which is capable of altering the stored information on the basis of a predetermined transaction mode, and an automatic transaction apparatus, customer's cards corresponding to a plurality of transaction modes, a plurality of **ATM** cards and a plurality of control software are stored in the automatic transaction apparatus, and the control **software** having an identical **transaction** mode starts retrieving, whereby transactions are carried out with the **ATM** card stored in the automatic transaction apparatus.
ABSTRACT WORD COUNT: 174

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9931	219
SPEC A	(English)	9931	6605
Total word count - document A			6824
Total word count - document B			0
Total word count - documents A + B			6824

28/3,AB/3
DIALOG(R)File 348:EUROPEAN PATENTS
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00862957
Electronic money system
Elektronisches Geldsystem
Systeme de monnaie electronique
PATENT ASSIGNEE:
HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo

101, (JP), (applicant designated states: DE;FR;GB)
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Furuta, Jun, 2-1-15-2-201, Honda, Kokubunji-shi, Tokyo, (JP)
Takano, Masaki, 1-5-32, Yahatacho, Musashino-shi, Tokyo, (JP)
Matsubara, Takashi, 2-502-105, Oonumacho, Kodaira-shi, Tokyo, (JP)
Ohsawa, Takao, 5-9-11, Kurihara, Niiza-shi, Saitama, (JP)
LEGAL REPRESENTATIVE:
Beetz & Partner Patentanwalte (100712), Steinsdorfstrasse 10, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 793186 A2 970903 (Basic)
EP 793186 A3 971217
APPLICATION (CC, No, Date): EP 97103120 970226;
PRIORITY (CC, No, Date): JP 9642792 960229
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06F-019/00; G07F-007/08; G06F-157/00

ABSTRACT EP 793186 A2
An electronic money system has an IC card (10) for electronic money having a memory (101) for maintaining money deposit and money debit information and another memory (103), such as an EPROM, for storing transaction data, including detailed information of transactions, such as the content of a typical receipt received from a retail store. The transaction information can be used at a later time in a personal computer (32) so that an electronic record of household expenses can be maintained. The transaction data that is stored includes the product name, price of the product, quantity of the product purchased and similar details of the transaction. The IC card memory (103) can record the name and telephone number of a retail store where the card has been used or a network address can be recorded in the memory for use by a customer to access electronic direct mail information by using a PC. Also, a store can determine whether a particular purchase is within a range of average purchases in terms of the number of products being purchased in a transaction and the total cost of the transaction, based on the stored transaction information.
ABSTRACT WORD COUNT: 194

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W5	1375
SPEC A	(English)	9708W5	6619
Total word count - document A			7994
Total word count - document B			0
Total word count - documents A + B			7994

28/3,AB/4
DIALOG(R)File 348:EUROPEAN PATENTS

00802155
Methods for routing DTAT packets, using a spanning tree
Verfahren zur Wegesuche fur DTAT-Pakete unter Verwendung eines vollstandigen Baumes
Methodes d'acheminement de paquets DTAT utilisant un arbre complet
PATENT ASSIGNEE:
CABLETRON SYSTEMS, INC., (1353621), 35 Industrial Way, Rochester, NH 03867, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)
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Oliver, Chris, 10 Stanley's Pond Drive, Rochester, NH 03869-4954, (US)
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PATENT (CC, No, Kind, Date): EP 746176 A2 961204 (Basic)
EP 746176 A3 980204
APPLICATION (CC, No, Date): EP 96113841 950126;
PRIORITY (CC, No, Date): US 188238 940128
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
EP 741937 (EP 959081274)
INTERNATIONAL PATENT CLASS: H04Q-011/04; H04L-012/56;

ABSTRACT EP 746176 A2
The invention relates to a method of breadth-first searching to build a spanning tree, wherein a plurality of traversals are made of different paths moving outwardly from a starting point in a search to find an optimum path to a destination point based on a plurality of metrics, with the following steps: initializing a vector of metrics at the starting point where a value of each metric in the vector is a best value; traversing an arc to a next node along a path from the starting point to the destination point; and at an end of each traversal, modifying the vector of metrics to produce a traversal value which accumulates from a best value to a worst value, comparing the values of the metrics and eliminating the paths which are not best or do not pass a threshold level in at least one metric.
ABSTRACT WORD COUNT: 165

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1204
SPEC A	(English)	EPAB96	19795
Total word count - document A			20999
Total word count - document B			0
Total word count - documents A + B			20999

28/3,AB/5
DIALOG(R)File 348:EUROPEAN PATENTS

00802154
Method and system for allocating a bandwidth-limited shared resource
Verfahren und System zur Zuweisung eines bandbreitenlimitierten, geteilten Betriebsmittels
Methode et systeme d'attribution d'une ressource partagee et limitee en largeur de bande
PATENT ASSIGNEE:
CABLETRON SYSTEMS, INC., (1353621), 35 Industrial Way, Rochester, NH 03867, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)
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Parker, Tom, 15 Trowbridge Drive, Merrimack, NH 03054, (US)
Grimes, Andy, 22 Algonquin Drive, Cape Neddick, ME 03092, (US)
Nutbrown, Bruce, P.O. Box 713, Campton, NH 03223, (US)
Hullette, Dan, 355 Lower Main Street, Wilton, NH 03086, (US)
Matthews, Wallace, 305 West Street, North Hampstead, NH 03841, (US)
Dev, Roger, 64 Bagdad Road, Durham, NH 03824, (US)
Jeffords, Jason, 1 Mill Street, Dover, NH 03820, (US)
LEGAL REPRESENTATIVE:
Ritter und Edler von Fischern, Bernhard, Dipl.-Ing. et al (9672), Hoffmann, Eitle & Partner, Patentanwalte, Arabellastrasse 4, 81925 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 746175 A2 961204 (Basic)
EP 746175 A3 980204
APPLICATION (CC, No, Date): EP 96113840 950126;
PRIORITY (CC, No, Date): US 188238 940128
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
EP 741937 (EP 959081274)
INTERNATIONAL PATENT CLASS: H04Q-011/04; H04L-012/56;

ABSTRACT EP 746175 A2
The invention relates to a method and a system for allocating a bandwidth-limited, shared resource among a plurality of competing devices, comprising: means (414) for dividing an available time of the resource into a plurality of time segments; means (414) for allocating the time segments among the competing devices in a predetermined order to provide a first level of arbitration; means (414) for providing a list of competing devices; means (414) for allocating a token entitling one of the competing devices in the list of competing devices to a time segment; means (414) for allocating a time segment to the competing device having the token if the time segment is unallocated after the first level of arbitration to provide a second level of arbitration; and means (414) for allocating the time segment to the device having a predetermined rank in the list of competing devices if the time segment is unallocated after the second level of arbitration to provide a third level of arbitration. (see image in original document)
ABSTRACT WORD COUNT: 194

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	641
SPEC A	(English)	EPAB96	19635
Total word count - document A			20276
Total word count - document B			0
Total word count - documents A + B			20276

28/3,AB/6
DIALOG(R)File 348:EUROPEAN PATENTS

00499287
METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:
ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant

designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)
INVENTOR:
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CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)
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Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85 Mosley Street, Manchester M2 3LG, (GB)
PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
EP 504287 A1 931222
EP 504287 B1 990721
WO 9109370 910627
APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210
PRIORITY (CC, No, Date): US 448170 891208
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-017/60; G07F-007/10; H04M-017/02;
NOTE:
No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

28/3,AB/7
DIALOG(R)File 348:EUROPEAN PATENTS

00294075
Data processing system.
Datenverarbeitungssystem.
Systeme pour traitement de donnees.
PATENT ASSIGNEE:
CULLINET SOFTWARE, INC., (993260), 400 Blue Hill Drive, Westwood Massachusetts 02090, (US), (applicant designated states: CH;DE;ES;FR;GB;LI)
INVENTOR:
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Giannini, John M., 42 West 750 Steeple Chase, St. Charles Illinois 60714, (US)
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Lucas, Brian Ronald et al (33295), Lucas & Co. 135 Westhall Road, Warlingham Surrey CR6 9HJ, (GB)
PATENT (CC, No, Kind, Date): EP 299302 A2 890118 (Basic)
EP 299302 A3 900816
APPLICATION (CC, No, Date): EP 88110567 880701;
PRIORITY (CC, No, Date): US 73815 870715
DESIGNATED STATES: CH; DE; ES; FR; GB; LI
INTERNATIONAL PATENT CLASS: G06F-015/30; G06F-009/44;

ABSTRACT EP 299302 A2
A system is disclosed for computer implementation of a plurality of diverse commercial functions, the system comprising a central processing unit (CPU) (48), a first plurality of storage modules (50-1 to 50-N) each individually addressable by the CPU (48) and containing what is termed a "component subprocess", and a second plurality of storage modules (54-1 to 54-N) each also individually addressable by the CPU (48) and

containing what is termed a "log point". Planner interactive means (20) are provided and furnished by the CPU (48) from further storage of the system with menus for the planning of what are termed system "products". Such menus present for selection various components which can be implemented. Responsively to planner component selection, for each component selected by the planner, the CPU responds by displaying the component processes associated with such component and the planner accumulates desired products by selecting component processes. Again, from system storage, the CPU furnishes, for display and selection, system log points which are predefined conditions in a component process which collect transaction information. In providing products for use, the CPU obtains log points and component subprocess from storage in sequences according to the component processes of the products.

ABSTRACT WORD COUNT: 202

LANGUAGE (Publication,Procedural,Application): English; English; English

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File  35:Dissertation Abs Online 1861-2001/Jul
        (c) 2001 ProQuest Info&Learning
File  65:Inside Conferences 1993-2001/Jul W1
        (c) 2001 BLDSC all rts. reserv.
File  77:Conference Papers Index 1973-2001/Jul
        (c) 2001 Cambridge Sci Abs
File  99:Wilson Appl. Sci & Tech Abs 1983-2001/May
        (c) 2001 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2001/Jul 05
        (c) 2001 The Gale Group
File 233:Internet & Personal Comp. Abs. 1981-2001/Jun
        (c) 2001 Info. Today Inc.
File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
        (c) 2001 THE NEW YORK TIMES
File 474:New York Times Abs 1969-2001/Jul 03
        (c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Jul 03
        (c) 2001 The New York Times
File 139:EconLit 1969-2001/Jun
        (c) 2001 American Economic Association

Set     Items   Description
S1     103084   AUTOMAT?()(TELLER? OR BANK?)()MACHINE? OR ATM? OR ABM? OR -
            CASH()DISPENSING()MACHINE? OR AUTOMATED()TRANSACTION()MACHINE?
S2      21772   BROWSER? OR HYPER()TEXT()MARKUP()LANGUAGE? OR HYPERTEXT()M-
            ARKUP()LANGUAGE? OR WEB()BROWSING? OR MARK()UP()LANGUAGE? OR -
            MARKUP()LANGUAGE? OR HYPERTEXT()TRANSFER()PROTOCOL? OR NETSCA-
            PE OR EXPLORER OR MOSAIC OR JAVA()(APPLET? OR ENABLED)
S3      13401   (HTML OR HTTP OR WEB)(3N)(PAGE? OR DOCUMENT? OR SERVER? OR
            BROWSER? OR BROWSING)
S4          0   SHEET()DISPENSER?
S5       4163   (DISPENSE? OR DISTRIBUT? OR DISPATCH?)(3N)(DOCUMENT? OR IN-
            STRUCTION? OR MESSAGE? OR CURRENC? OR CASH OR TRANSACTION?)
S6      15756   (COMMUNICATION()(NETWORK? OR SYSTEM?) OR INTERNET OR ONLINE
             OR ON()LINE OR ELECTRONIC? OR WEB OR WORLD()WIDE()WEB OR SOF-
            TWARE OR INTRANET)(3N)(DISPENS? OR DISTRIBUT? OR DISPATCH? OR
            TRANSACTION?)
S7       1947   BANK?(2N)(SOFTWARE? OR AUTOMATION)
S8        274   S1 AND (S2 OR S3)
S9      44151   S1/TI
S10        90   S8 AND S9
S11         0   S10 AND (S5 OR S6)
S12        80   S1(5N)(S2 OR S3)
S13         0   S12 AND (S5 OR S6)
S14      5572   SMART()CARD?
S15         1   S10 AND S14
S16      8779   (S2 OR S3)/TI
S17        56   S12 AND S9 AND S16
S18    463976   DISPENS? OR DISPERS? OR DISTRIBUT? OR DISPATCH?
S19         4   S17 AND S18
S20         4   RD (unique items)
S21         4   S20 NOT S15
S22       171   CO="DIEBOLD" OR CO="DIEBOLD INC" OR CO="DIEBOLD INCORPORAT-
            ED"
S23         0   S22 AND S17
S24         0   S22 AND S10
S25        33   FICS
S26         5   S25 AND (S2 OR S3 OR S6)
S27         5   RD (unique items)
S28         5   S27 NOT (S15 OR S20)
S29   3786859   PY>1996
S30        56   S12/TI
S31        52   S30 NOT S29
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S32        52   S31 AND S9
S33        52   RD (unique items)
S34     16208   ATM
S35         0   S33 AND S34
S36         0   S10 AND S7
S37        68   (S2 OR S3 OR S6)(10N)S7
S38        42   S37 NOT S29
S39        22   S38 AND (S4 OR S5)
S40        21   RD (unique items)
S41        21   S40 AND S34
S42         0   S41 AND (S9 OR S16)
S43        76   S1(5N)S2
S44         1   S43 AND (S3 OR S6)
S45         1   S44 NOT (S15 OR S20 OR S27 OR S41)
S46        70   S43 NOT S29
S47         0   S46 AND S7
S48         0   S46 AND BANK?
S49         0   S46 AND S34
S50         0   S1 AND (S2 OR S3) AND S22
S51       391   GROUPE()BULL
S52         0   S51 AND S1 AND (S2 OR S3)
S53         8   S51 AND S1
S54         8   RD (unique items)
S55         7   S54 NOT S29
S56         0   S51 AND (S2 OR S3)
S57        10   S51 AND (S5 OR S6)
S58         8   RD (unique items)
S59         7   S58 NOT S29
S60         4   S59 NOT (S15 OR S20 OR S27 OR S41 OR S44 OR S55)
S61        17   SIBOS
S62        15   S61 NOT S29
S63         0   S62 AND S1
S64         0   S62 AND (S2 OR S3)
S65         2   S61 AND S7
S66         3   SWIFT()INTERNATIONAL()BANKING AND OPERATIONS()SEMINAR?
S67         3   S66 NOT S29
S68         3   S67 NOT (S15 OR S20 OR S27 OR S41 OR S44 OR S55 OR S59)
S69        77   S1(3N)(S2 OR S3)
S70         4   S69 AND (S34 OR S7)
S71         4   RD (unique items)
S72         3   S71 NOT (S15 OR S20 OR S27 OR S41 OR S44 OR S55 OR S59 OR -
                S67)
```

15/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06377517
Pocket-sized **ATM** to be launched soon
SINGAPORE: VERIFONE DEVELOPS NEW P **ATM**
Business Times (XBA) 11 Oct 1996 P.4
Language: ENGLISH

US-based Verifone has developed a new portable hand-held device called the Personal **ATM** (or P- **ATM**), for the purpose of carrying out financial transactions and shopping on the street. Targeted to be launched in early-1997, P- **ATM** allows users to access to the Internet commerce at virtually anytime anywhere. The device can be hooked up to the Net via a PC, handphone or even a TV. Through the usage of a **smart card** , consumers can make use of the P- **ATM** to transfer cash from and to a virtual wallet on the Internet **browser** .
?
21/3,AB/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

926088 AAD8615973
ROTATIONAL TRANSITIONS IN THE IONIZATION-EXCITATION OF SUPERSONIC MOLECULAR NITROGEN BEAMS BY ELECTRON IMPACT INDUCED FLUORESCENCE AND COMPARISON OF ABSOLUTE PHOTOELECTRON FLUXES MEASURED ON ATMOSPHERE EXPLORER-**C AND** ATMOSPHERE EXPLORER-**E SATELLITES WITH THEORETICAL FLUXES AND PREDICTED AND MEASURED MOLECULAR NITROGEN SECOND POSITIVE GROUP VOLUME EMISSION RATES AT 3371 ANGSTROMS (** ATMOSPHERIC **SCIENCE, ULTRAVIOLET SPECTRA, ASTROPHYSICS)**
Author: HERNANDEZ-RIVERA, SAMUEL PASTOR
Degree: PH.D.
Year: 1986
Corporate Source/Institution: THE JOHNS HOPKINS UNIVERSITY (0098)
Source: VOLUME 47/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 2003. 189 PAGES

A supersonic beam apparatus of compact design for use in charged particle spectroscopy research has been constructed. The compact arrangement has allowed the nozzel-to-collision center distance to be kept under 5 cm. Particle beams produced under these conditions are of sufficiently high densities as to permit charged particle scattering spectroscopy studies.

The initial set of experiments with the supersonic beam apparatus was directed at assessing its performance. Using electron impact induced fluorescence at high impact energies it was possible to establish the nonequilibrium nature of the rotational energy distri- butions in cold, supersonic N(,2) beams. Non-Boltzmann **distributions** showed large populations in the first few rotational states followed by long, high-energy tails to high J values. The **distributions** were determined from resolved N(,2)('+) First Negative System (0,0) band fluorescence spectra.

It was found that for impact energies below 800 eV the electric dipole (optical) selection rule for rotational transitions, (VBAR)(DELTA)J(VBAR) = 1, breaks down. Instead, measured spectra are consistent with (VBAR)(DELTA)J(VBAR) = 3 transitions; much larger (VBAR)(DELTA)J(VBAR) transitions are observed for low electron energies (<100 eV).

The second part of this work includes a detailed comparison of experimental photoelectron fluxes from NASA AE-C and AE-E satellites, together with theoretical calculations of the ambient flux for the same geophysical conditions. As a cross correlation between the flux values, the

predicted fluxes are used to calculate expected N(,2) 2PG (0,0) volume emission rates at 3371 (ANGSTROM). These results are compared to actual values of volume emission rates measured by AE-C Visible Airglow Experiment.

21/3,AB/2 (Item 1 from file: 77)
DIALOG(R)File 77:Conference Papers Index

Supplier Accession Number: 77087096 v5n10
Preliminary results on tropical ozone distributions inferred from backscatter ultraviolet experiment on atmosphere explorer-E
Heath, D.F.
NASA, Goddard Space Flight Center, Greenbelt, MD, USA.
Internatinal Symposium of Geomagnitism and Aeronomy 3rd General Assembly A773032 Seattle, Washington 22 Aug 3 Sep 7722 Aug 3 Sep 77
International Association of Geomagnetism and Aeronomy; International Association of Meteorology and Atmospheric Physics (organized by American Geophysical Union and American Meterological Society)
Abstracts in American Geophysical Union Transactions, "EOS," 58:8, August 1977: AGU, 1909 K St., N.W., Washington, D.C. 20006.

21/3,AB/3 (Item 2 from file: 77)
DIALOG(R)File 77:Conference Papers Index

Supplier Accession Number: 76082882 v4n11
About ion distribution around atmosphere Explorer-C satellite
Samir, U.
American Geophysical Union 1976 Spring Annual Meeting A762279 Washington, D.C. 12-15 Apr 76
American Geophysical Union
Abstracts in EOS", Apr 76 issue; $5: AGU, 1909 K Street, N.W., Washington, D. C. 20006, USA. Post-deadline abstracts in program and in EOS", date n a. Inquire: AGU, address above.

21/3,AB/4 (Item 3 from file: 77)
DIALOG(R)File 77:Conference Papers Index

Supplier Accession Number: 75086242 v3n10
Latitudinal-seasonal composition distribution observed from atmospheric Explorer-C
Reber, C.A.
American Geophysical Union 1975 Spring Annual Meeting A752113 Washington, D.C. 16-19 Jun 75
American Geophysical Union
Abstracts in Transactions, American Geophysical Union (EOS)", Jun 75: American Geophysical Union, 1909 K St, NW, Washington, D C 20006.

28/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09147475
Banks may offer Net portal services soon
ASIA: BANKS TO PROVIDE INTERNET PORTAL SERVICES
Business Times (XBA) 19 Aug 1999 p.4
Language: ENGLISH

According to **FICS** , banks in Asia will offer Internet portal services by 2000. **FICS** is a Belgian firm that provides software for regulatory financial reporting and remote electronic banking. Compared to a simple banking Web site, portals provide much more as a consolidation of many different online services, including online bill payment, advertisement and travel booking. Portals enable banks to cross-sell non-banking products and services over the Net. Other firms can port their businesses on the bank's portal.

28/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09145959
Balances to go mobile as bank sector improves range of services
HONG KONG: BANKS INTERESTED IN INTERNET BANKING
South China Morning Post (XKT) 17 Aug 1999 P. t5
Language: ENGLISH

According to Vanda Systems and Telecommunications and **FICS** Group of Belgium, banks are eager to provide financial portals and to add Internet-linked services to their customers who can access at home or through mobile phones and other equipment like personal digital assistants. The costs of **Web transaction** , which only accounts for about 10% of physical branch transaction, will lower the operating costs of banks. In the future, banks generally want to extend their Internet banking services from bank enquiry and paying bills to stock quotes, stock purchases and sales, e-mail alerts, and trade finance. Chekiang First Bank, Bank of China, and Citibank Hong Kong are now offering Internet related services to their clients. Vanda predicts that banks in China will be the largest potential market. Mobile phone subscription had nearly doubled to 25mn in China in 1998. *

28/3,AB/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09144753
Vanda takes partner in bank software bid
HONG KONG: VANDA, **FICS** JOIN IN INTERNET BANKING
South China Morning Post (XKT) 13 Aug 1999 P. b2
Language: ENGLISH

Vanda Systems & Communications has teamed up with Belgium based software development company, **FICS** to develop and market Internet banking products in Hong Kong, China and Macau. The largest obstacle of **Internet** banking is **transaction** security. **FICS** believes once security problems have been solved, the Internet banking market will grow tremendously. Vanda will focus on refining Internet banking software while **FICS** wishes to leverage on the large customer base of Vanda in the region. The two companies will focus on the domestic retail-banking market first and will move to the

corporate and small business market later. **FICS** 's existing customer include Standard Chartered Bank and Bank of East Asia. *

28/3,AB/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

09106584
Foot in the door for online bankers
US: S1 ALLIANCE WILL ACCELERATE INTERNET BANKING
Financial Times (FT) 19 May 1999 p. 30
Language: ENGLISH

Three leading online finance companies, Security First Technologies, Edify and **FICS** have agreed to form a new company called S1 Corp, a deal which could be followed by rapid consolidation within the sector and growth in Internet banking as a whole. The S1 group visualises major opportunities in providing services to small and medium sized businesses, which could extend to taking on traditional in-house functions such as accounting and payroll. It is also significant that Intuit, the leading provider of personal finance software and accounting packages for small businesses, has taken a small stake in S1 Corp. According to a report from Deutsche Bank, the online mortgage and loans market will grow from US$ 4.2bn in 1998 to US$ 60bn by 2000. Internet banking has been slow to take off but could prove to be the next big trend in online consumer services, a market which also offers opportunities for S1.

28/3,AB/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06673370
Trio Help Bank Deploy Web-Based E-Banking
HONG KONG: JOINT ALLIANCE OF SUN, **FICS** AND EXCEL
Channel Asia (AHT) Jul 1998 P.27
Language: ENGLISH

A joint alliance has been formed between Sun Microsystems, **FICS** Group and Excel Consultancy Ltd for the advocation of Web-based electronic banking in Hong Kong. The partnership aims to address bank concerns like security issues and set-up expenses for Web-based electronic banking. Under the agreement, Sun's SunConnect platform will be supplied as the basis for creating and deploying Web-based financial services; while **FICS** and Excel will function as the solution provider and systems integrator respectively.

33/TI/1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2001 ProQuest Info&Learning. All rts. reserv.

ROTATIONAL TRANSITIONS IN THE IONIZATION-EXCITATION OF SUPERSONIC MOLECULAR NITROGEN BEAMS BY ELECTRON IMPACT INDUCED FLUORESCENCE AND COMPARISON OF ABSOLUTE PHOTOELECTRON FLUXES MEASURED ON ATMOSPHERE EXPLORER-C **AND** ATMOSPHERE EXPLORER-E **SATELLITES WITH THEORETICAL FLUXES AND PREDICTED AND MEASURED MOLECULAR NITROGEN SECOND POSITIVE GROUP VOLUME EMISSION RATES AT 3371 ANGSTROMS (** ATMOSPHERIC **SCIENCE, ULTRAVIOLET SPECTRA, ASTROPHYSICS)**

33/TI/2 (Item 1 from file: 65)
DIALOG(R)File 65:(c) 2001 BLDSC all rts. reserv. All rts. reserv.

Experience From the In-Flight Calibration of the Extreme Ultraviolet Explorer **(EUVE) and Upper** Atmosphere **Research Satellite (UARS) Fixed Head Star Trackers (FHSTs)**
CONFERENCE: Flight mechanics/estimation theory

33/TI/3 (Item 1 from file: 77)
DIALOG(R)File 77:(c) 2001 Cambridge Sci Abs. All rts. reserv.

Determination of 0-60 eV electron-impact cross sections for O and N sub(2) from Atmosphere Explorer ionospheric photoelectron flux and solar EUV flux measurements

33/TI/4 (Item 2 from file: 77)
DIALOG(R)File 77:(c) 2001 Cambridge Sci Abs. All rts. reserv.

Particle and Joule heating of the neutral polar thermosphere in the cusp region using atmosphere Explorer-C satellite measurements

33/TI/5 (Item 3 from file: 77)
DIALOG(R)File 77:(c) 2001 Cambridge Sci Abs. All rts. reserv.

Atmosphere gravity waves observed on Atmosphere Explorer

41/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06400449
IBM VIL MARKEDSFORE NY DANSK SOFTWARE TIL BANKER
DENMARK: IBM TO MARKET SOFTWARE WORLDWIDE
Jyllands-Posten (JYP) 27 Nov 1996 p.2
Language: DANISH

IBM is going to launch a Danish software application for the banking sector worldwide. The application, called Corebank System, has been developed by Sparekassernes Datacenter (SDC), the software service company of saving banks in Denmark. SDC is expected to earn hundreds of million DKr in the next five years from IBM's sale of the system. According to sales director Per Jacobsen at IBM Danmark, 15 of the largest banks in Europe is close to purchasing the system.

41/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06358472
Der neue Standard HBCI erm6glicht viele neue BankgeschUfte am PC
GERMANY: NEW SOFTWARE FOR HOMEBANKING
Handelsblatt (HT) 29 Aug 1996 p.16
Language: GERMAN

Star Division GmbH of Germany has presented its new "StarMoney" project at the 1996 "Cebit Home" fair. The project regards a new software, still under testing currently, which is being developed on behalf of the German savings banks organization's computer centre and is based on HBCI, the new home-banking standard. Savings bank customers are to be granted a wider choice of home-banking activities on their home PC's. The offer range is to be expanded beyond account statement information and money orders. HBCI standard allows services such as securities purchasing via PC or fixed-money investments. Instead of a PIN number a smart card is to serve for identification. "StarMoney" also provides assistance the planning and organization of private finance.

41/3,AB/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06303328
Foster returns with rival to Misys
UK: TATA, FINANCIAL OBJECTS LAUNCH MISYS RIVAL
Financial Times (FT) 30 Apr 1996 p.22
Language: ENGLISH

Following the expiry of his 12 month non-compete deal with Misys, Roger Foster - founder of ACT Group, which was purchased by Misys - is re-entering the banking software market with a partnership between his new company in the UK, Financial Objects, and India's largest software and computer services business, Tata Consultancy Services. The new product, Quartz, will offer integrated risk management as well as extensive back- and middle-office functions automation in an open, object and client/server technology. The product was developed by Tata with a number of Swiss banks and Tata's Swiss associate, TKS-Teknosoft, and will be marketed in the UK by Financial Objects.

41/3,AB/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06252373
Vers une automatisation des ichanges interbancaires en France
FRANCE: SIX BANKS AND CGS CO-OPERATE
L'Argus (LA) 05 Jan 1996 p.10
Language: FRENCH

FFr 30mn are to be invested into the development of a software system to help banks access CRI <the French interbank settlement entity>. French software and computer services group Cap Gemini Sogeti is to design the new system, with the help of Altis, a consultancy cabinet. Six French banks, including Barclays Bank, Caisse des Diptts, CCF, Cridit Agricole and Cridit Lyonnais, are also part of the project.

41/3,AB/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06223099
polzovatsya torboswift
RUSSIA: TURBOSWIFT USERS GET TOGETHER
Kommersant-Daily (XFL) 25 Oct 1995 p. 5
Language: RUSSIAN

Some of the 14 Russian banks which use the Turboswift software, facilitating the work with the S.W.I.F.T. international and interbank account system, decided to form a users group. Among the members of the group are Menatep, Promstrojbank RF, Pervyj Russkij bank and others. The aim of their uniting is to share the accumulated experience and to crystallise a uniform strategy of the Turboswift's expansion on the Russian market where more and more banks get attracted by S.W.I.F.T. *

41/3,AB/6 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06196009
Neue Produkte und umfassender Service
GERMANY: VEREINSBANK IS INNOVATIVE
Handelsblatt (HT) 01 Sep 1995 p.23
Language: GERMAN

German bank Bayerische Vereinsbank of Munich, a pioneer in telephone banking in 1993, is planning to form a direct banking unit in early 1996. The new subsidiary is to stand out from competitors currently active on the market. In contrast to discount broking as currently available, services by the new bank are to be much wider and are to target people which have intensive business relations with banks and which account for a high business volume. To this end, an internal data processing is under development, also to be of assistance in offering new products. The product range is likely to also cover the credit segment, according to the article. Prices for the services are to be "appealing", with pricing models said to be in the making still. Bayerische Vereinsbank is Germany's first bank represented on new Microsoft Network on-line service. Through the service, customers get access to information on conditions and types of financing on PC. On-line banking via Microsoft Network is to be added later-on.

41/3,AB/7 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06174282
IBM, TFB in 1.3b baht deal
THAILAND: TFB SIGNS DEAL WITH IBM
Bangkok Post (XBN) 28 June 1995 P.1
Language: ENGLISH

Thailand, Thai Farmers Bank (TFB) has signed a B 1.3 bn contract with IBM Thailand on 29 June 1995 for the purchase of computer systems to re-engineer the bank's branches. The agreement covers IBM PS/2 PCs, servers and object oriented software development tools. All the 454 branches of TFB will be equipped with the systems by 1996.

41/3,AB/8 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06170582
Maybank buys financial info system
SINGAPORE: NEW FINANCIAL INFO SYSTEM FOR BANK
IT Asia (XCN) June 1995 P.7
Language: ENGLISH

Singapore, Maybank Singapore has acquired a financial information software from Computron Technologies. The N-dimension financial software was favoured for its multi-currency and report-writing functions. The Generalised External Interface that accompanies the software also enables the system to be integrated easily with the bank's existing hardware and software applications. In addition, it is capable of handling ACU/DBU and other requirements of the Monetary Authority of Singapore.

41/3,AB/9 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06142842
SunSystem helps Liu Chong Hing developing its accounting computer sy\
HONGKONG: COMPUTERISATION IN BANKING
Sing Tao Daily (XKL) 21 Apr 1995 p.C4
Language: CHINESE

Liu Chong Hing Bank recorded a operating profit of HK$369 mn for 1994. In order to carry its expansion plan and improve its operating efficiency, the bank has simplified its accounting system for all its branches. The bank adopted a financial management software called "Sunsytem" from Systems Unions Co, to replace its traditional manual accounting system. The Sunsystem can perform different financial analysis such as financial reporting, investment analysis, and summarise reports of all branches transaction activities. The software are also widely used by other banks such as Standard Charter and Swiss Bank. *

41/3,AB/10 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06089748

left on the shelf
FRANCE: BANKING SOFTWARE SEEKS OPENINGS
Banking Technology (BTY) Dec/Jan 1994 p.36-39
Language: ENGLISH

The international banking software packages market should become a target for companies in France in the future in order to find an entry into the general software market, according to Mr Thierry Pineau, of KPMG Peat Marwick Consultants. In order to achieve growth, software houses will also have to further define their product strategy, offering either a wide range of products or targeting niche markets. Further promotion of the gains to banks is also needed to optimise profits. Banking software is increasingly a means for banks to control costs, which has led to demand for systems integration and packages which can be incorporated into existing systems. As a result, standardised software for payment cards or automatic cash machines is becoming more popular.

41/3,AB/11 (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05990865
COMPANIES: Softbank SA/
LITHUANIA: COMPUTERISATION OF SAVINGS BANK
The Warsaw Voice (WWV) 15 May 1994 p.B5
Language: ENGLISH

The largest Lithuanian savings bank, Lietuvos Taupomasis Bankas, has placed an order with Softbank SA, the leading Polish supplier of banking software. Softbank's Zorba 3000 software, which is also used in Poland, will run on hardware supplied by its partner and shareholder ICL of the UK.*

41/3,AB/12 (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05972726
Banking software firm puts up RP unit
PHILIPPINES: AXSYS ESTABLISHES R & D UNIT
Manila Bulletin (XAZ) 28 Mar 1994 pg. 4-business
Language: ENGLISH

AxSys Ltd., an international retail-banking software product company has recently established a subsidiary AxSys (Philippines) Inc., in the Philippines. The subsidiary is to conduct research and development activities for Asia Pacific. These include enhancing for each local variation in the Asia-Pacific region, the group's products which was developed primarily for the American, European and Middle markets. It will further provide the first customer support centre in Asia. Philippines was selected as the regional centre because of the availability of highly skilled staff, helpful governmental co-operation and foresight in the location based on a potentially viable strong economy.

41/3,AB/13 (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05954172
GBP9m factory for Dunfermline
UK: AT&T GLOBAL PLANS NEW FACTORY

Scotsman (SN) 09 Mar 1994 p.15
Language: ENGLISH

AT&T Global Information Systems has announced plans for a new GBP 9mn 60,000 sq ft factory in Dunfermline, to house its Inverkeithling facilities which make the software for automated telling machines. The plant is likely to create another 150 jobs. AT&T is also planning to invest another GBP 6.6mn to upgrade its Dundee plant, which employs 1,500. The group states that Dundee is an excellent site, and the **ATM** part of the business has been growing steadily.

41/3,AB/14 (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05944418
Tandem looking at better software for banks in Asia Pacific
ASIA: BETTER SOFTWARE FOR BANKS FROM TANDEM
The Straits Times (XBB) 21 Feb 1994 P.36
Language: ENGLISH

Plans are said to be underway for Tandem Computers for its expansion in activities to provide a wider range of computer solutions for the banking industry in the Asia-Pacific. The company, one of the world leaders in electronic funds transfer services is said to hold a market share of some 60% of the world's automated teller machine network. They are offering software packages to banks that help provide better customer information system. According to Mr Todd Conover, the newly-appointed general manager for Tandem's Finance Industry Group, their focus is to help banks have immediate access to complete customer information on a single system.

41/3,AB/15 (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05912011
Alianza de ICL y Sideca
SPAIN:ICL SOFTWARE ALLIANCE
Cinco Dias (CDS) 25 Nov 1993 p.11
Language: SPANISH

The Spanish subsidiary of computer company ICL has reached an agreement with software company Sideca for the distribution of a new software system for the management of foreign currency operations of banks and other financial institutions. **

41/3,AB/16 (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05891401
Recent orders
GREECE: NEW SOFTWARE FOR NATIONAL BANK
Banking Technology (BTY) Sep 1993 p.75
Language: ENGLISH

The National Bank of Greece has signed a long-term agreement to modernise its software and services with Systematics Financial Services. The bank's deposit, loan and management information systems will be replaced and Systematics will advise on branch automation as well. *

41/3,AB/17 (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05877496
Convenio entre Bancaja y Kapiti
SPAIN:BANK COMPUTER CONTRACT
Cinco Dias (CDS) 14 Jul 1993 p.10
Language: SPANISH

Kapiti of Spain has been awarded a contract for the computerisation of the international division of Spanish savings bank Bancaja, to include the provision of the Eximblis and Equation software systems for foreign trade.

41/3,AB/18 (Item 18 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05861499
Kapiti hives off retail elements of Equation package
UK: KAPITI LAUNCHES RETAIL ADVANTAGE
Financial Technology Bulletin (FTB) May 1993 p.6
Language: ENGLISH

Kapiti, the UK software firm, has hived off the retail elements of its Equation banking system and repackaged them as Retail Advantage. This serves multi-branch networks and runs on the IBM AS/400.*

41/3,AB/19 (Item 19 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05190664
Banche, l'EDP si rinnova
ITALY - BANK SPENDING ON EDP RISES
Sole 24 Ore (ISO) 10 July 1992 p17
Language: Italian

Italy: The financial sector accounts for 19.2% of computer hardware and software spending, and in 1991, banks' spending on computer hardware and software rose 10% vs 1990 to L3.92 tril, according to Nomos Ricerca. Strong growth for **cash dispensers** , installed in some 87.1% of banks, is expected over the coming years. Source includes data on services currently offered by Italian banks, and growth forecasts, in chart form.**

41/3,AB/20 (Item 20 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05086471
ACI resumes full European rights to Base24
EEC - ACI TAKES OVER BASE24 RIGHTS
Financial Technology International Bulletin (FTIB) 0 April 1992 p7

Applied Communication (ACI) (UK), wholly-owned by Tandem Computers (Cupertino, CA) and unit of ACI (Omaha, NE) has taken over the European rights to distribute and support Base24 software. Base 24, JV between ACI and Sema, computer services group, was the previous distributor. Base24

software is employed by retailers and banks to operate automated bank teller machines and process debit and credit card operations. The software runs on Tandem Computer fault-tolerant processors.

41/3,AB/21 (Item 21 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04828476
BOT furthers Bangkok's regional plans
THAILAND - BOT TO ESTABLISH ELECTRONIC PAYMENTS SYSTEM
Banking Technology (BTY) 0 January 1992 p8
ISSN: 0266-0865

Bank of Thailand (BOT) will, in March 1992, chose one of 16 companies as the consultant for the establishment of an electronics payments system. Companies from Europe, Australia, Japan, Singapore and Sweden are in the running for the lucrative contract. Bids for equipment will be invited once the consultant has been selected and the system is scheduled to be fully operational by 1993. The cost of the computer hardware and software required to establish the electronic clearing house is estimated by BOT officials at around USDlr10 mil. A combined total of around USDlr8 mil will be spent by Thailand's 16 foreign and 15 local banks to hook up their systems with the central bank. The banks have also been asked to link the Siamnet and Banknet automated teller machine pools to enable BOT to take a central account clearing position. Most banks are now ready to link online with the central bank. In order to speed up the cheque clearing process, BOT wants the banks to use technologically well-equipped branches to clear cheques on behalf of less well-equipped branches as as first step.

45/3,AB/1 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences

02697177 INSIDE CONFERENCE ITEM ID: CN028068105
Application of native ATM **in an** HTTP browser **environment**
Mark, T.; Koechling, C.
CONFERENCE: International software radio workshop-1st
ACTS MOBILE COMMUNICATIONS SUMMIT, 1998; VOL 1 P: 303-308
Athens, Trochos Technical Editions, 1998
LANGUAGE: English DOCUMENT TYPE: Conference Selected preprints and programme
CONFERENCE SPONSOR: Commission of the European Communities Advanced Communication Technologies and Services Research Program
CONFERENCE DATE: Jun 1998 (199806) (199806)
NOTE:
Held as part of the third mobile communications summit. Held in Rhodes, Greece. Theme title: Demonstrating the future wireless information infrastructure

55/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06134909
IPC and **Groupe Bull** forge joint-venture deals worth $28m
SINGAPORE: IPC TIES UP WITH **GROUPE BULL**
The Straits Times (XBB) 31 Mar 1995 P.48
Language: ENGLISH

Singapore-based computer maker IPC Corp has signed four joint venture agreements with French state-owned computer company **Groupe Bull** . These joint ventures involve a total investment of over US$ 20 mn (S$ 28.4 mn) and they are: 1) To manufacture and assemble printed wireboard in Zhuhai, China; 2) To develop local applications for the smart card and smart card terminal business for the Asian market; 3) To market and distribution Bull's CP8 products such as **automated teller machines** and point-of-sales terminals to China, Taiwan and Hongkong; and 4) To manufacture and distribute personal computer products from Zenith Data Systems, Bull's PC division, in the Asian market.

55/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06067746
Le **groupe Bull** prepare certains desengagements d'activites
FRANCE: BULL TO SHED SOME OF ITS ACTIVITIES
Les Echos (LE) 20 Oct 1994 p.10
Language: FRENCH

The French group Bull is going to shed partly some of its activities, such as smart cards, **automatic teller machines** or electronic payment terminals, which are consolidated in a division called Bull Emerging Technologies (BET). Bull has drawn a plan to replace BET by a holding company held at 100% by Bull SA. Part of the capital of this holding company (49%) will be opened to one partner or more. The holding company will manage four subsidiaries, including Carte a Puces and Securite Logique. Distributeurs Automatiques Bancaires is going to be held at 100% by the holding company, while an activity Terminaux de Paiement Electronique is going to be created. Each of these subsidiaries, except for Distributeurs Automatiques Bancaires, is going to open up to 49% of its capital to other investors. In 1993, BET registered an operating loss of FFr 214mn and a turnover of FFr 920mn. In 1994, BET's operating loss is forecast FFr 112mn while its turnover is forecast FFr 1bn. With the creation of those four subsidiaries, Bull expects a recovery of BET. The plan has been proposed by Bull to representatives of its personnel during the works council meeting which took place on 19 October 1994.

55/3,AB/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05472076
Bull takes an open approach
FRANCE - BULL LAUNCHES DCM BANKING
Banking Technology (BTY) 0 November 1992 p42
ISSN: 0266-0865

Groupe Bull has developed DCM Banking for banking information systems, with open and modular systems covering methodologies, banking applications,

enabling technologies and professional services. Consultants and bank professionals assisted development of the long-term programme, which will be adaptable as needs change. Specific products, many of them now available, include Zenith Data Systems' portable computers and distributed Unix servers, as well as Questar SST **ATMs** from Bull.

55/3,AB/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05120911
Bull: Francis Lorenz part en campagne electorale
FRANCE - BULL DIRECTOR OUTLINES THREE-YEAR PLAN
Tribune de l'Expansion (LT) 20 May 1992 p11
ISSN: 0041-2821
Language: French

Compagnie des Machines Bull, computer manufacturer, has seen its director, Francis Lorentz, outline the company's strategy for the next three years. Bull will see IBM (US) take a 5.68% stake for FFr540 mil, while NEC has a 4.7% stake and France Telecom a 17% stake, contributing to a capital increase at Bull. The IBM stake should be finalised by end-June 1992, by which date the French govt has promised FFr2 bil in grants. By 1995, Bull plans to increase its share of the N European and Asian markets and set up strategic partnerships with two or three major companies. The company plans to increase its systems integration business, offering turnkey solutions. Services are targeted to account for 50% of turnover by 1995, vs 25% at present.

55/3,AB/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05120280
xxx
FRANCE - IBM AND **GROUPE BULL** FINALISED AGREEMENT
Computergram International (CGI) 5 June 1992 p1
ISSN: 0268-716X

Compagnie des Machines Bull and IBM came together in Paris this week to put the finishing touches to their collaborations, announcing successful conclusion of specific contracts that comprise the far-reaching open-systems technology and associated manufacturing alliance announced on January 28. Bull's decision to adopt IBM's Power and PowerPC RISC architectures is reckoned to provide a clear direction for future technology development and will lead to the increased availability of application software from independent suppliers, the partners hope. The specific accords, which range from five to 10 years in duration, encompass high-end, open-systems products based on the IBM RISC; networking and interoperability; specific operational and purchasing agreements; technology co-operation and licensing; manufacturing; and portable personal computers from Zenith Data Systems. IBM gets a 5.68% stake in Compagnie des Machines Bull for its USD1r100 mil investment, valuing the whole company at USD1r1,760 mil.

55/3,AB/6 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05014591

High-tech on test at Expo
SPAIN - TECHNOLOGY AT EXPO 92 DISCUSSED
Times (TS) 16 April 1992 p30

Bull (France), computer company, and Telesincro (Spain), Bull subsidiary, will operate a fingerprint scanning system at Expo 92 in Seville, Spain, for the 6-month exhibition's expected 18 mil visitors. With the system, users need to have a fingerprint scanned and this is encoded onto a microchip on a credit card-sized piece of plastic. On entering Expo 92 grounds, users have to insert their card and show the relevant finger to the system. The system is mandatory for the forecast 400k people purchasing the GBP160 season ticket, and is expected to stop frequent visitors from buying a ticket and offering it around to their friends. The system and its public acceptance level have attracted the interest of retailers and banks, according to David Ferrar, Bull UK's open systems unit director, and the system may be used in credit cards and cash machines. At Expo 92, IBM is supplying 230 touch-sensitive computer screens set out in 33 kiosks of seven terminals each. The screens will use touch, voice, text and pictures to provide information on Expo 92. People can leave voice messages for each other, with a TV camera at each terminal storing a digitised image of the sender. Each terminal is an IBM PS/2 PC. Fujitsu (Japan), computer company, will show a 3D film in a special cinema. Article discusses these technologies at Expo 92 in further detail.

55/3,AB/7 (Item 7 from file: 583)

04534218
To market...
HUNGARY - EVOLUTION OF BANKING SYSTEM
Banking Technology (BTY) 0 September 1991 p38-40
ISSN: 0266-0865

Since 1987, the banking system in Hungary has been evolving to provide an infrastructure that will underpin the country's new market economy. Helped by a USDlr65 bil loan from the World Bank and the relaxation of CoCom rules, Hungarian banks are investing in computer technology and this is discussed in an extended article. The major commercial banks are installing computer accounts systems. Most are choosing Unix-based mid-range computers running off-the-shelf western commercial banking software, some of which is having to be modified to comply with new Hungarian corporate accounting rules. Budapest Bank has ordered a system from **Groupe Bull** (France), Post Bank has ordered a VAX 9000 mainframe-equivalent from Digital Equipment, Hungarian Commerce Bank (OKHB) has ordered IBM AS400s and some banks are starting to put out tenders for **ATMs** . Meanwhile a Giro automated clearing system operated by a consortium of 12 Hungarian banks is due to go live in first half 1993. The ultimate intention is to connect all of Hungary's 34 commercial banks to the Giro system that will provide the National Bank of Hungary with position-keeping information on interbank transactions as well as providing a system for interbank clearing. The article describes the Giro system before looking at the project to provide the National Bank with an internal information system.

60/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05274285
Next generation suite from HP
UK - HEWLETT-PACKARD LAUNCHES HP OPENVIEW 3.0
Communications Networks (CNS) 0 August 1992 p12
ISSN: 0010-356X

Hewlett-Packard has launched HP Openview 3.0, next generation suite of multivendor system and network management software platforms and products. The products are based on the Open **Software** Foundations's **Distributed** Management Environment (OSF DME). HP and **Groupe Bull** have entered into a technology cross-licensing agreement allowing Bull access to HP Openview and HP access to Bull's CM-API implementations. Openview features the capacity to customise on-screen information display, as well as an executable-objects feature allowing predefined tasks to be carried out by selecting an on-screen icon. The Openview Distributed Management Platform is expected to be available in third quarter 1992 and as well as incorporating all the HP Openview SNMP Platform features will be able to integrate and distribute multiple applications as well as proprietary and multiple standard management protocol, Ingres-based structured query language, access to CMOT and SNMP services via the Consolidated Management API (CM-API) and CMIP services support in 1992.

60/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05078050
Agenmcy Automates Files
FRANCE - ORGANIC TO USE WANG ELECTRONIC DOCUMENT MANAGEMENT
Communicationsweek International (CWI) 20 April 1992 p10
ISSN: 1042-6086

Organic (France), unit of the French social security organisation, has invested around USDlr50 mil on a 1k workstation electronic document management system, supplied by Wang Laboratories' French division. Organic will begin using the system in early 1993. Some 40 of Organic's 54 regional offices already has the system installed. The system will link Wang workstations, network servers, and scanners designed to convert into electronic images, paper-based documents which a computer can manipulate, employing Wang's FastLAN, an Ethernet local area cabling system. Scanned incoming **documents** will automatically be **distributed** to the correct Organic personnel by Wang Office software. The software also archives documents automatically, allowing instant access. Current Transpac 19.2 kbps X.25 links will connect Organic's 54 offices. The Transpac public data network has been employed to access a national database in Sophia Antipolis, France, running on a **Groupe Bull** DPS7 mainframe. Organic's Lyon, France site was due to go on line on 9 April 1992. Organic handles retirement benefit records and insurance information for 1.5 mil small French businesses.

60/3,AB/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04326531
HEWLETT, NCR JOIN FORCES ON DISTRIBUTED MANAGEMENT
US - HEWLETT, NCR JOIN FORCES ON DISTRIBUTED MANAGEMENT

Computergram International (CGI) 12 June 1991 p1
ISSN: 0268-716X

Hewlett-Packard and NCR have announced that they will work together on technologies that each company has separately submitted in response to the Open **Software** Foundation's **Distributed** Management Environment request for technology. The companies have evaluated each other's submissions and identified components of each that could be combined to bring products to market quickly. Hewlett-Packard has endorsed NCR's Object Manager implementation of system-management technologies for managing computers running Unix and MS-DOS and NCR has endorsed the Management Framework technology that was jointly submitted to the Foundation by Hewlett-Packard and IBM. NCR also supports the framework for its use of the Consolidated Management Application Programming Interface, which was developed as a standard management programming interface by Hewlett-Packard and **Groupe Bull** with assistance from IBM, Siemens-Nixdorf Informationsysteme and others.*

60/3,AB/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04146368
BULL UNVEILS DISTRIBUTED VISION FOR THE FUTURE
FRANCE - BULL UNVEILS DISTRIBUTED VISION FOR THE FUTURE
Computergram International (CGI) 14 March 1991 p1
ISSN: 0268-716X

Groupe Bull , staring gigantic losses for 1990 in the face, is betting its future on what it is calling its Distributed Computing Model, first outlines of which were unveiled at Hannover yesterday. The Model is said to comprise the specifications for open enterprise-wide business computing systems and a roadmap way to Enterprise Computing by 1995. It is claimed to define structures, protocols and interfaces, and it is being demonstrated at Hannover, where technology partners like Microsoft, Oracle and Ingres are endorsing it. Based on the Open **Software** Foundation's **Distributed** Computing Environment, the Model's components are Applications; Application Services; Communication and System Services; Integrated System Management and Security; and Application Development.

65/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06076675
Now a way for banks to tract SWIFT messages
SINGAPORE: WANG LABORATORIES DEVELOPS SOFTWARE
IT Asia (XCN) Nov 1994 P.1
Language: ENGLISH

Wang Laboratories's Singapore staff has developed a monitoring software. The software monitoring facility allows banks to tract SWIFT (Society for Worldwide Interbank Financial Telecommunication) messages, which often 'gets lost' or delayed. The software was launched at the **SIBOS** banking exposition in Massachusetts in October 1994. *

65/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04646355
Vendors are swift to market
WORLD - NUMBER OF NEW PRODUCTS LAUNCHED AT **SIBOS**
Banking Technology (BTY) 0 November 1991 p55
ISSN: 0266-0865

A number of new products were launched at **Sibos** '91, the annual Swift International Banking and Operations Seminar held in Hong Kong. The Fine-Voice Trader, a voice-driven system that uses spoken commands both for controlling the workstation and for entering deal information was introduced by an Australian JV between Telecom Australia, Digital Equipment (DEC) and Applied Financial Services (AFS). Based on the DECtrade platform and Verbex voice recognisers, the Fine-Voice Trader is initially being aimed at foreign exchange dealing rooms. Logica launched two payments products, the Logica Chaps Interface (LCI) that provides an interface to the Chaps gateway software, and the MessageWay management system that provides integrated electronic data interchange (EDI), messaging, communications and translation facilities. Cedel (Luxembourg), a global clearing and settlement house, introduced Cedcom 2000, a customer workstation interface that provides online validation, customised reporting and local database access. It also introduced a computer-based training package to support the introduction of the Swift 'Instruction to an International Clearing System' message type which is currently under development. McDonnell Douglas announced that it has added the International Securities System module to its Integrated Banking System (IBS), while Kindle (Dublin, Ireland) and Stratus (US) announced that the Bankmaster international wholesale **banking software** package is now available on Status XA2000 continuous processing systems.

68/3,AB/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04650658
SWIFT update from SIBOS
HONG KONG - SWIFT SEMINAR REVIEWED
Financial Technology Insight (FTI) 0 November 1991 p6+

An extended article reviews the **Swift International Banking Operations Seminar** (SIBOS) conference, held in Hong Kong. The seminar offered explanations and apologies for recent problems with the SWIFT II network; together with the promotion of a shared technology solution concept. An EDI service was launched just before the seminar, incorporating FINPAY, a new message type developed with 55 banks in 19 countries. The launch of the Interbank File Transfer (IFT) service was also announced, together with an extended ACCORD, confirmation matching service for foreign exchange and money markets. Article discusses the seminar in greater detail.

68/3,AB/2 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04646355
Vendors are swift to market
WORLD - NUMBER OF NEW PRODUCTS LAUNCHED AT SIBOS
Banking Technology (BTY) 0 November 1991 p55
ISSN: 0266-0865

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68/3,AB/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

03012477
SIBOS OPENED BY B KOK
WORLD - SIBOS OPENED BY B KOK
Banking Technology (BTY) 0 October 1989 p9

ISSN: 0266-0865

Swift International Banking Operations Seminar (Sibos) was opened by B Kok with a diplomatic and politically aware speech, which was aimed primarily at shareholders in Swift (Society for Worldwide Interbank Financial Telecommunications) from member banks' payment departments. Money brokers were the only category out of five that was accepted by shareholders, and the vote was seen as a warning to executives at Swift to keep its focus on the core service in preparation for the change to the Swift II network. B Kok was disappointed by the nagative votes from shareholders which kept out trust firms, investment management institutions, providers of custody services and registrars. He warned against entering the 1990s as a simple message factory, and emphasisied that in the future there must be more distinction between those who run and own Swift and those who use the network.

72/3,AB/1 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences

02331210 INSIDE CONFERENCE ITEM ID: CN024403501
Techniques for Developing and Measuring High Performance Web Servers **over High Speed** ATM **Networks**
Hu, J. C.; Mungee, S.; Schmidt, D. C.
CONFERENCE: Computer communications-Conference
IEEE INFOCOM, 1998; VOL 3 P: 1222-1231
IEEE, 1998
ISSN: 0743-166X ISBN: 0780343840; 0780343832; 0780343859; 0780343867
LANGUAGE: English DOCUMENT TYPE: Conference Papers
CONFERENCE SPONSOR: IEEE Computer Society
IEEE Communications Society
CONFERENCE LOCATION: San Francisco, CA
CONFERENCE DATE: Mar 1998 (199803) (199803)
NOTE:
Also known as the seventeenth annual joint conference of the IEEE Computer and Communications Societies. IEEE cat no 98CH36169 and 98CB36169

72/3,AB/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

06513976
NC gets Singapore boost
SINGAPORE: RESEARCH LABORATORY SUPPORTS NC
Computerworld (XCK) 04 Sep 1997 P.1
Language: ENGLISH

The Digital Equipment Asia Pacific Research Laboratory will boost the transition of the Network Computer (NC) to the corporate desktop in Singapore. The facility will play a vital role in the development of the network computing standard through the assistance of Navio, a Netscape subsidiary. The laboratory represents Digital's first research centre in the Asia-Pacific region dedicated to **ATM** . Besides that, it marks the centre's objective to bring together the thin client, wireless computing and **ATM** for the electronic commerce interest.

72/3,AB/3 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00543805 99PK08-128
IBM, 3Com join in broad technology pact
Spangler, Todd; McCright, John S
PC Week , August 9, 1999 , v16 n32 p88, 1 Page(s)
ISSN: 0740-1604
Company Name: IBM Corp.; 3Com
URL: http://www.ibm.com http://www.3com.com
Reports that IBM Corp. of Armonk, NY (800) and 3Com of Santa Clara, CA (800) have mutually agreed to share networking and communications technologies under a patent cross-licensing deal estimated to be worth one to two billion dollars. Explains that IBM will license to 3Com patents on network interface cards (NICs), policy-based networking software, network management software, virtual private networks (VPN), asynchronous transfer mode (**ATM**) and Ethernet, **Web** caching, **server** load balancing, and server access. Mentions that 3Com will license to IBM patents on Palm handheld organizers, broadband networking, local area network (LAN)

telephony, voice-over-Internet-Protocol (VOIP), NICs, modems, network hubs, routers, and switches. Explains that the deal is expected to increase the speed of product development although both firms have not indicated specific product plans. (MEM)

August 9, 1999

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File   9:Business & Industry(R) Jul/1994-2001/Jul 03
         (c) 2001 Resp. DB Svcs.
File  15:ABI/Inform(R) 1971-2001/Jul 05
         (c) 2001 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2001/Jul 03
         (c) 2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2001/Jul 03
         (c)2001 The Gale Group
File 625:American Banker Publications 1981-2001/Jul 03
         (c) 2001 American Banker
File 268:Banking Info Source 1981-2001/Jun W4
         (c) 2001 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2001/Jul 03
         (c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Jul 02
         (c) 2001 The Dialog Corp.
File 608:KR/T Bus.News. 1992-2001/Jul 05
         (c)2001 Knight Ridder/Tribune Bus News
File 481:DELPHES Eur Bus 95-2001/Jun W4
         (c) 2001 ACFCI & Chambre CommInd Paris

Set     Items   Description
S1     246025   AUTOMAT?()(TELLER? OR BANK?)()MACHINE? OR ATM? ? OR ABM? ?
              OR CASH()DISPENSING()MACHINE? OR AUTOMATED()TRANSACTION()MACH-
              INE?
S2     385317   BROWSER? OR HYPER()TEXT()MARKUP()LANGUAGE? OR HYPERTEXT()M-
              ARKUP()LANGUAGE? OR WEB()BROWSING? OR MARK()UP()LANGUAGE? OR -
              MARKUP()LANGUAGE? OR HYPERTEXT()TRANSFER()PROTOCOL? OR NETSCA-
              PE OR EXPLORER OR MOSAIC OR JAVA()(APPLET? OR ENABLED)
S3     359434   (HTML OR HTTP OR WEB)(3N)(PAGE? OR DOCUMENT? OR SERVER? OR
              BROWSER? OR BROWSING)
S4         56   SHEET()DISPENSER?
S5      54079   (DISPENSE? OR DISTRIBUT? OR DISPATCH?)(3N)(DOCUMENT? OR IN-
              STRUCTION? OR MESSAGE? OR CURRENC? OR CASH OR TRANSACTION?)
S6     339818   (COMMUNICATION()(NETWORK? OR SYSTEM?) OR INTERNET OR ONLINE
               OR ON()LINE OR ELECTRONIC? OR WEB OR WORLD()WIDE()WEB OR SOF-
              TWARE OR INTRANET)(3N)(DISPENS? OR DISTRIBUT? OR DISPATCH? OR
              TRANSACTION?)
S7      42747   BANK?(2N)(SOFTWARE? OR AUTOMATION)
S8      59086   SMART()CARD?
S9        619   FICS
S10       470   SIBOS
S11  10904290   PY>1996
S12       481   S1(5N)(S2 OR S3)
S13        28   S12 AND (S4 OR S5)
S14         0   S13 NOT S11
S15        35   S4 NOT S11
S16         0   S1 AND S2 AND S15
S17         0   S1 AND S15
S18         3   (S2 OR S3 OR S5 OR S6) AND S15
S19         3   RD (unique items)
S20        94   S12 NOT S11
S21        25   S20 AND (S5 OR S6 OR S7)
S22        21   RD (unique items)
S23    139740   (S1 OR S2 OR S3)/TI,LP
S24         3   S22 AND S23
S25        10   S9 AND S10
S26        10   S25 NOT S11
S27         6   RD (unique items)
S28         6   S27 NOT (S19 OR S24)
S29     44552   S1/TI
```

S30	40159	(S2 OR S3)/TI
S31	39	S29 AND S30
S32	16	S31 AND (S4 OR S5 OR S6 OR S7 OR S8)
S33	2	S32 NOT S11
S34	2	RD (unique items)
S35	0	S34 NOT (S19 OR S24 OR S27)
S36	2649	CO="DIEBOLD INC":CO="DIEBOLD INCORPORATED"
S37	2	S36 AND S12
S38	2	RD (unique items)
S39	2	S38 NOT (S19 OR S24 OR S27)
S40	3713	S1(10N)(S2 OR S3 OR S6)
S41	38	S40 AND S29 AND S30
S42	27	RD (unique items)
S43	8	S42 NOT S11
S44	7	S43 NOT (S19 OR S24 OR S27 OR S38)
S45	8	S10 AND S1 AND (S2 OR S3)
S46	6	S45 NOT S11
S47	2	RD (unique items)
S48	1	S47 NOT (S19 OR S24 OR S27 OR S38 OR S43)

19/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

01851355 Supplier Number: 42345044 (USE FORMAT 7 FOR FULLTEXT)
LITTON INTRODUCES NEW, LOW-COST VON GAL SINGLE LINE PALLETIZER
News Release, p1
Sept 6, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 192

... MKI palletizer is available with multiple patterns and other options including platforms, remote operator controls, **sheet dispensers** and discharge conveyor systems.

For more information contact John Stallings at 1-800-542-6570...

...a full line of products and services to a broad customer base, including automotive, aerospace, **electronics , distribution** and food and beverage industries.

19/3,K/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

07614859 SUPPLIER NUMBER: 15975911 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1994-1995 buyers' guide: indexes to products, services and equipment for the beverage marketplace. (Directory)
Beverage World, v113, n1581, p125(65)
Dec, 1994
DOCUMENT TYPE: Directory ISSN: 0098-2318 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 52347 LINE COUNT: 05236

19/3,K/3 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

06815771 SUPPLIER NUMBER: 14690310 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Beverage World's 1993-1994 buyers' guide. (products, services, equipment) (Directory)
Beverage World, v112, n1556, p110(71)
Dec, 1993
DOCUMENT TYPE: Directory ISSN: 0098-2318 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 79066 LINE COUNT: 06232

04710298 Supplier Number: 46934129 (THIS IS THE FULLTEXT)

Java Goes Full Circle

Bank Technology News, pN/A
Dec 1, 1996

TEXT:

Sun Microsystems' programming language, Java, was originally intended to run on nontraditional devices, from TV set-top boxes and smart phones to microwave ovens. But the rise of the Internet and intranet drew Sun's attention, and the network and the PC quickly became the main sandbox for Java to play in. Now, developers are coming back full circle to the original plan: applications for the nontraditional device. Among the first wave are two prototypes of **Java applets** for **ATMs** and another for smart cards.

Look for Dayton, OH-based NCR Corp. to debut **ATMs** and kiosks incorporating **Java applets** at the Bank Adminisration Institute's Retail Delivery Systems show this month. And FICS, an eight-year-old financial software company in Brussels, already has demonstrated a prototype set of **Java applets** on a **browser** -equipped **ATM** at SIBOS in Florence, Italy, in October. FICS is installing **browsers** in **ATMs** manufactured by Groupe Bull, Paris.

Etienne Castiaux, research and development manager at FICS, explains the value of using Java in ATMs. "If all your ATMs are connected to a TCP/IP-compliant network, you can download functions to all the machines, even if you have different types of ATMs running on different platforms." The Java-coded functionality that FICS has developed includes the ability to read the magnetic stripe of a card, perform bill payments, retrieve balance and statement information and run advertisements incorporating full audio and video.

The strategy makes for cheaper IT development. "You can more easily upgrade an ATM to a multimedia kiosk, complete with videoconferencing," Castiaux explains. "And you can use the same objects on the ATM that you use for your Web site, so your Web site is more like an ATM for the home and vice versa." Such an approach "standardizes the user interface," making for a more consistent marketing message, explains Castiaux. A bank could even offer the ability to access the bank's Web site via the Internet or allow access to the entire Web from the ATM and charge fees for the service

Ed Bachelder, director of Dove Associates in Boston, notes that this approach could bring one-on-one marketing to a whole new level. Since Java consumes less bandwidth than other programming languages, new information could be sent from the central server to ATMs faster than ever. ATMs could cross sell products to customers based on which transactions they performed on the telephone ten minutes ago, or on the Internet last night.

FICS announced plans to develop a similar set of functions in Microsoft's Active X language. But since only Microsoft browsers and operating systems can read Active X (for now), the Microsoft Internet Explorer browsers would need to be installed in the ATM. The applets would be stored on the ATM's PC-based operating system, as opposed to on the server, as in the Java paradigm.

ATMs on intranets

At NCR, **Java -enabled browsers** on **ATMs** are clearly one small piece of a larger strategy. "We're going to use intranet technology across the whole range of NCR solutions," explains Derek Waugh, NCR's product manager for self-service networking products. NCR is putting a massive database on a centralized server that ATMs will be able to access via an intranet data warehouse configuration (See "Web Warehouses Bring Data To Life," October 1996 BTN). The database will hold information on customer activities, across all banking channels.

Java applets residing on this central server will be distributed to consumers' PCs, the Internet, ATMs and kiosks. "ATMs and kiosks will be

able to videoconference with call centers, and cross into more traditional retailing, like selling tickets for theater and football," says Waugh. These applets will provide one-on-one marketing of the bank's products, all with a consistent view.

Smarter cards

Java is popping up in many smart card applications, as well. As is the case with ATMs, Java brings platform independence to the smart card business, a much needed improvement given that there are at least a dozen different smart card protocols. Java will be used in a new card called CyberFlex from Schlumberger, to be piloted early next year. And Visa International has said it will use the protocol for a subsequent version of Visa Cash, its smart card pilot.

Explains Tom Ledsack, director of marketing and business development for Schlumberger Smart Card and Systems North America, Morristown, NJ, "Applets can reside on the smart card and on the server. You could design your applet to be downloaded from a network to any smart card or computer and it could be readily upgradable in the field." The small size of applets also holds great promise for multiple application cards, by allowing for more information to be planted into the processor chips.

Some say that Java applets may not be Visa and MasterCard's best friend. "Visa and MasterCard's main source of revenue is providing authorizations through their proprietary networks," points out Jerome Svigals, an electronic banking consultant in Redwood City, CA. With Java applets in smart cards, "I can do authorizations over any medium, like the telephone or the Internet." This could take a bite out of the card associations' bread and butter.

FICS is also writing **Java applets** so that **ATMs** can read Proton smart cards, a product developed by Banksys in Brussels. "We are also doing something with Proton for a major association based in the U.S." says Castiaux, who would not reveal the identity of the card association. Watch out as well for announcements of point-of-sale terminals incorporating Java.

24/7/2 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

07763580 SUPPLIER NUMBER: 16734120 (THIS IS THE FULL TEXT)
Visa, MasterCard offer ATM **locators on Internet through** Web **home** pages . **(Visa International, MasterCard International offer online** automatic teller machine **locators) (Brief Article)**
American Banker, v160, n60, p14(1)
March 29, 1995

TEXT:

Visa International has unveiled a new Internet offering: a Visa/Plus **ATM** Locator Guide.

MasterCard International made a similar announcement at its global annual meeting in Sydney, Australia, offering Internet users a home page on the World Wide Web, called MasterCard Pointers.

The Visa/Plus ATM Locator is accessed through Visa's World Wide Web home page. The guide contains 59 pages of automated teller machine site information. It will be updated monthly.

Internet users can access information about Visa/Plus ATM sites by selecting from a menu of geographical regions around the world. The user then chooses from a list of countries within that region. In subsequent updates, the guide will be expanded to include information by major cities. MasterCard's Pointers, accessible through a Web browser, is a fully interactive home page, which offers consumers information on what to do about lost or stolen cards and where to find ATMs around the world, as well

as how to use the Internet.
MasterCard said that by midyear, **electronic** purchase **transactions** will be secured through systems developed with Netscape Communications Corp.

24/7/3 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0156578
Visa, MasterCard Offer ATM **Locators On Internet Through** Web **Home** Pages

American Banker - March 29, 1995; Pg. 14; Vol. 160, No. 60
SECTION HEADING: Credit/Debit/ATMs
ARTICLE TYPE: News
WORD COUNT: 176

BYLINE:
Beth Piskora and Valerie Block

TEXT:
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28/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01695235 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Java Goes Full Circle
(Applications for Sun Microsystems' Java programming language being developed for such nontraditional devices as ATMs and kiosks)
Bank Technology News, v 9, n 12, p 9+
December 1996
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 903

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...ATMs and kiosks at the Bank Administration Institute's Retail Delivery Systems show this month. **FICS** (Brussels), a financial software company, has demonstrated a prototype of Java applets on a browser-equipped ATM at **SIBOS** in Florence, Italy, in October. **FICS** is installing browsers in ATMs manufactured by Groupe Bull (Paris).
...

TEXT:
...Java applets at the Bank Administration Institute's Retail Delivery Systems show this month. And **FICS** , an eight-year-old financial software company in Brussels, already has demonstrated a prototype set of Java applets on a browser-equipped ATM at **SIBOS** in Florence, Italy, in October. **FICS** is installing browsers in ATMs manufactured by Groupe Bull, Paris.

Etienne Castiaux, research and development manager at **FICS** , explains the value of using Java in ATMs. "If all your ATMs are connected to...

...you have different types of ATMs running on different platforms." The Java-coded functionality that **FICS** has Developed includes the ability to read the magnetic stripe of a card, perform bill...

...transactions they performed on the telephone ten minutes ago, or on the Internet last night.

FICS announced plans to develop a similar set of functions in Microsoft's Active X language...
...the Internet." This could take a bite out of the card associations' bread and butter.

FICS is also writing Java applets so that ATMs can read Proton smart cards, a product...

COMPANY NAMES: **FICS** ;

28/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01657427 (USE FORMAT 7 OR 9 FOR FULLTEXT)
International: New schemes will aid real-time payments
(Tandem Computers launched "Payments Factory" to provide real-time gross settlement to wholesale banks on a Windows NT Server platform)
Electronic Payments International, n 113, p 7
November 1996

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 383

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...risk prompted two leading technology firms to announce new products and alliances last month at **SIBOS** , the annual banking convention.

Tandem Computers launched what it calls a "Payments Factory" to provide...

...built around six existing wholesale payments applications.

The partners and their applications are: ESD from **FICS** , a client/server solution for international payments, cash management, balance and transaction reporting, trade finance...

28/7/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

04607248 Supplier Number: 46776981 (THIS IS THE FULLTEXT)
Tandem to Provide Financial Institutions with Real-Time Integrated Payments Environment Based on Windows NT Server; New Tandem "Payments Factory" Delivers Real-Time Gross Settlement, Straight-Through Processing, Comprehensive Risk Management on Powerful Cost-Effective Windows NT Server Platform.
Business Wire, p10070155
Oct 7, 1996
TEXT:
FLORENCE, Italy--(BUSINESS WIRE)--Oct. 7, 1996--Tandem(R) Computers Incorporated today announced, with the support of Microsoft(R) Corp., a new integrated approach to address wholesale banking's need for cost-effective, real-time global payments.

The new Tandem Payments Factory leverages Tandem's well-known expertise in highly reliable, scalable business-critical computing and the benefits of Microsoft's powerful Windows NT(R) Server.

Announced at SWIFT's annual banking conference, **SIBOS** , the Tandem Payments Factory is an integrated, open payments environment that enables real-time gross settlement (RTGS), wholly automated straight- through processing (STP), and more effective risk management through up-to-the-minute information on a wholesale customer's total banking relationship.

For Tandem Payments Factory fund transfers and message formats, Tandem is cooperating with SWIFT, the world's largest international funds transfer network, to leverage Windows NT Server technology.

All Tandem Payments Factory applications -- from leading, global financial software solutions providers -- are based on Microsoft Windows NT Server. This, and the use of industry-standard application program interfaces (APIs), allows payment transactions to move through the Tandem Payments Factory in an efficient automated flow and enables the easy cost-effective integration of new, legacy, and external applications.

The integrated platform approach also facilitates the rapid sharing of information, stored in common databases, that is essential for a complete view of the customer. Bank customers, meanwhile, gain a secure, integrated interface for their business with the bank.

Agreement extends Tandem-Microsoft relationship

Today's announcement builds on the Microsoft-Tandem strategic alliance announced in May of this year, which is aimed at accelerating customer

adoption of Windows NT Server in the business-critical server industry. Under this agreement, Tandem is extending its proven and reliable middleware technology (code-named ServerWare(TM)) and high-availability ServeNet(TM) technology-based clustering capabilities to the Windows NT Server platform.

The performance, reliability, and scalability of Tandem Payments Factory applications will be early beneficiaries of this technology and marketing alliance when the first ServerNet technology-enabled Windows NT Server-based systems appear from Tandem and other vendors beginning in early 1997.

"A large percentage of the world's high-value transfers, both in payments and securities, rely on Tandem solutions," said Ashley Steele, Microsoft European Banking Industry Manager. "With the partnership of Tandem and Microsoft, customers will enjoy the value of business-critical capabilities combined with the cost-effectiveness and ease of use of Windows(R) based computing. In addition, the Tandem Payments Factory clearly demonstrates the benefits of the Windows NT platform for developing robust new applications."

Tandem's business-critical solutions manage more than 90 percent of the world's securities transactions, 66 percent of the credit card transactions, and 80 percent of all automated teller machine transactions, and are used by 35 of the largest telecommunications companies.

Tandem Payments Factory meets global need for fast, integrated solution

"With an increasing number of countries mandating real-time gross settlement, and with globalization increasing the risks inherent in payment processing, financial institutions around the world are looking for a new generation of payment solutions with rapid response times, multiple delivery options, and more extensive risk monitoring capabilities," said Norm Goldberg, Tandem's vice president of Financial Services Industry Marketing.

"By providing a completely integrated real-time payments environment on the open, high- performance Windows NT Server platform, Tandem -- along with its software partners -- is providing customers with the best possible payment solutions."

Solutions partners cooperate for tight integration

The Tandem Payments Factory initially integrates six payments-related applications from industry-leading solutions providers. All applications are underpinned by Messenger, from BRAID, an intelligent messaging hub for routing transactions inside and out of the Payments Factory.

ESD from **FICS** provides a client/server solution for international payments, cash management, balance and transaction reporting, trade finance, portfolio management, and global custody. FundTech's FEDplu$ and PAYplu$ software, meanwhile, provides internal and external high-value payment processing capabilities.

AES and ELO from ABK Systems provide comprehensive clearing and settlement and CD-ROM archive capabilities. OPICS from Frustum automates front- and back-office processing for treasury and capital market products. Finally, Logins Acumen program provides an integrated multicurrency trading and risk management system for derivatives.

The Tandem Payments Factory will be available from Tandem in 1997. Founded in 1974, Tandem Computers Incorporated (NYSE:TDM) designs and delivers technology solutions that companies rely on in a business world that runs 24 hours a day. A US$2.3 billion company headquartered in Cupertino, California, Tandem has offices, strategic partners, and providers in more than 50 countries around the world.

Tandem press materials are also available on NEWSdesk International on the World Wide Web at http://www.newsdesk.com.

Founded in 1975, Microsoft (NASDAQ:MSFT) is the worldwide leader in software for personal computers. The company offers a wide range of products and services for business and personal use, each designed with the mission of making it easier and more enjoyable for people to take advantage of the full power of personal computing every day. -0-

Note to Editors: Tandem, ServerNet, ServerWare, and the Tandem logo are trademarks or registered trademarks of Tandem Computers Incorporated in the United States and/or other countries. Microsoft, Windows, and Windows NT are either registered trademarks or trademarks of Microsoft in the United States and other countries. All other brand and product names are trademarks or registered trademarks of their respective companies

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or
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Alastair Tweedie, 44-171-383-2220

28/9/3 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01391256 00-42243
Internet and EMU cast a giant shadow over bank-to-bank business meeting
Anonymous
Financial Technology International Bulletin v14n3 PP: 8-9 Nov 1996
ISSN: 0265-1661 JRNL CODE: FTI
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages
WORD COUNT: 2367

ABSTRACT: At the Annual Swift International Banking and Operations Seminar, the rising status of the Intenret as a viable business communications medium was emphasized. Tiger Systems presented its Lynx family of electronic banking products for use on the Internet. ICM demonstrated a new Internet system, Workstation 32, which enables corporations to download current cash and trade status data and software upgrades from bank back-office sytems using standard Web browsers. Interest in the Internet extended beyond the confrence floor and into the panel sessions, as delegates and speakers debated the Internet's potential to undermine Swift's role as a pre-eminent financial messaging network.

TEXT: THE rising status of the Internet as a viable business communications medium was emphasised at the annual Swift International Banking and Operations Seminar, held in Florence last month. Of the 137 or so exhibitors crowded into the lower floor of the Fortezza da Basso, a number were demonstrating Internet and Web-based technologies for the first time.

Chief among these was Tiger Systems, which is committed to converting its entire product range - the Lynx family of electronic banking products - for use on the Internet. At the show, the company celebrated the first non-US sale of Cyber Lynx-LC, an Internet-based letter of credit initiation service, to the UK's Royal Bank of Scotland. The product enables corporate clients, using a Netscape browser, to log on to a bank's Web site and input a letter of credit application online, and also to receive reports. Three banks in the US Wells Fargo, NorWest and First Union have signed up for the service since its launch at the start of the year.

Richard Knapman, head of international product management at the Royal Bank of Scotland, says: 'Product delivery over the Internet is an integral part of our total electronic banking strategy. In the international arena it gives us the opportunity to deliver services worldwide at low cost.'

ICM, a company previously associated with large-scale systems integration projects at a small number of key banks, was also demonstrating a new Internet system, Workstation 32. The product enables corporates to download

current cash and trade status data and software upgrades from bank back-office systems using standard Web browsers. ICM claims to have a signed a top five global custodian bank as the first customer for the service, replacing a ten-year old time-sharing agreement.

Corporate data is held behind a firewall and protected as it passes over the public network by Secure Sockets Layer (SSL) technology. Eric Campbell, ICM president, argues that this approach surpasses the password-based systems familiar in most bank workstation products. 'If you look at the spec for SSL it is probably more robust than 90 per cent of the products delivered by banks today,' he says.

While security levels are not yet up to the rigorous standards demanded for transaction initiation, he believes that certain types of activity, even among larger corporates, are particularly suited to browser technology.

'For instance it allows corporates to check single stock prices without having to download their entire portfolio. Also you can put other vendors' products on to a browser without committing to a major software upgrade.'

Corporate information dissemination over the Internet also featured in Credo's new Domus product, an Internet banking system for delivering a range of account-based services to home and business offices.

Reflecting the enormous interest in the Internet as a cost-effective means to reach personal customers, and the growing stature of **Sibos** as more than just a back-office show, many of the Net-based products on display were more applicable to the retail banking market. Digital, for instance, was promoting its Alta Vista Internet search engine via a touch-screen interface designed primarily for customer kiosk sites. First-time exhibitor Digipass, was demonstrating personalised tokens designed to secure home banking transactions conducted by PC or phone. Belgium's **Fics** Group also used the show to preview its co-operative work with Microsoft, using ActiveX as the basis for a move into Internet banking systems. Similarly, Deluxe International outlined its NT Presentation Server, which enables banks to deliver services to consumers using personal financial management packages, such as Microsoft Money.

Interest in the Internet extended beyond the conference floor and into the panel sessions, as delegates and speakers debated its potential to undermine Swift's role as a pre-eminent financial messaging network. In a panel session dedicated to product strategies for the year 2001, Rob Cullen, worldwide vice-president for finance industry at Oracle, warned that banks no longer have a monopoly on customer information because of the pervasiveness of the global computer network. He suggested that banks review their IT architectures to enable them to better compete in the new open networking environment.

During the Q&A, delegates were perturbed at the implications of a secure Internet, and its ramifications for Swift. The response from the podium was mixed, although all agreed that Swift would have to adapt to meet the challenge of the Net. Microsoft's Bernard Vergnes, thought that as security measures on the Net strengthened, private proprietary networks like Swift would struggle to compete. This was the most extreme view. Fritz Klein, senior manager at Credit Suisse and a board member of Europay, agreed that the Internet was a threat to Swift, but argued that the organisation still had the time to explore the new networking opportunities and add value for its members.

Swift CEO Leonard Schrank made passing reference to the Internet as part of his set-piece address to members on the opening day of the conference. 'Our current strategy is straightforward,' he said. 'Swift has security built into its DNA. We have global 24-hour support and full back-up for

contingencies. The Internet has fundamental problems with security and availability. There is no support. In the medium term, members will continue to use Swift as their secure "intranet". When it comes to important secure messages, there really is no choice.'

The other key talking point at this year's **Sibos** revolved around the looming threat posed by the advance of European Monetary Union. Swift itself had little to say on the subject, despite the keen interest expressed by many delegates for more information. It was left to a former Swift executive, Alec Nacamuli, now IBM's director of payments consulting, to deliver the bad news in a hard-hitting address to an international Merva User Group meeting, held offsite. 'Classical correspondent banking is doomed to die within the euro zone,' Nacamuli warned his audience. 'Sending an MT100 message over Swift will no longer be enough; banks will have to use more advanced systems.'

Banks involved in cross-border alliances and private payment clubs should be well-positioned to take advantage of the changes wrought by the switch, said Nacamuli. He forecast a dramatic shortfall in revenues and profits, particularly for feebased payments services, and posited a three-tier structure of national, euro, and international payments developing.

'The strategic implications of EMU are of prime importance to all European banks,' he said. 'Some sources of revenue will disappear, whilst competition will increase as barriers to entry reduce...Careful segmentation of customer, products, territory and delivery channels will be required.'

Banks should seek to take advantage of the single passport in financial services to locate themselves in low cost centres with good liquidity and cheap telecommunications, he asserted.

Looking beyond the immediate logistical problems, the single currency also promises opportunities as well as threats, Nacamuli reminded his audience. The lifting of pension fund restrictions will lead to a boom in cross-border asset management. There will be an associated upsurge in activity in cross-border settlements, global custody and electronic trade confirmation. There will be opportunities for the efficient re-allocation of capital stemming from risk management reviews. And banks should also be able to achieve significant economies of scale in the consolidation of trading rooms, back offices, and payments factories across the euro zone. Advance planning will be the key to success. 'I would suggest that any banks which have not yet appointed a full-time euro project leader, should do so as soon as possible,' he concluded.

IBM used the meeting to detail a strategic alliance forged with French payments outfit Sligos, designed to help banks prepare for the twin pressures of EMU and year 2000 software fixes. The Euronaut service will offer a complete end-to-end solution to the banking industry, the company claims.

Swift news centred around the co-operative's association with the Bolero international trade project, aimed at dematerialising bills of lading.

Trade finance has been a sorely neglected area of Swift's business in the recent past, and the company's commitment to the Bolero initiative has been generally well-received within the financial EDI (Fedi) community. Swift has been contracted to provide the infrastructure for the project, involving the creation of a central electronic registry accepting notification of transfers of rights to goods on behalf of all shippers.

At **Sibos** , the Swift board approved in principle an agreement with international insurance mutual, the Through Transport Club to provide

funding and support to the venture. The deal marks a new direction for Swift, moving it away from message transfer to repository and service provision. Instead of providing the network, Swift will release specifications so that established EDI suppliers, such as IBM and Geis, can link into the system.
Swift also used **Sibos** as the platform from which to explain its painful decision to drop SwiftAsset, the company's controversial securities reconciliation product. Discouraging feedback from the pilot sites engendered a belief that it was not possible to build a system which could meet the needs of all categories of users, Lazaro Campos, Swift group product manager explained.

At a press conference, Swift CEO Schrank admitted that 'in hindsight, Vivian Eversole was probably right', a reference to the Chase vice-president who led US bank opposition to the product when it was first unveiled at **Sibos** 94.

In publicising the decision, Swift is keen to reassure users that it remains committed to the reconciliations business and the ongoing development of Accord, its bilateral advisory netting system.

On the interface front, Swift announced plans to develop a new version of SwiftAlliance, designed to push performance up to the 20,000 messages per day mark. The modularised Version 4.0 will go into pilot in the first half of next year, at a small number of high-throughput banks. Volume users will also be offered a Gateway version of Alliance with most of the functionality ported to the bank back office system. Swift has been in talks with a number of Unix suppliers to build the system, and is also considering a Windows NT version, following requests from some banking members.

Sidebar:

TOP executives from the world's leading multinationals say big changes are afoot as they globalise, re-engineer their operations and pursue more aggressive growth strategies, according to the findings of a proprietary research project released by Citibank at **Sibos** . The study, which was conducted by the Boston Consulting Group, consisted of over 200 interviews with executives at 75 major corporations.

According to the study, multinationals are no longer emphasising pure cost control, but are instead shifting towards other objectives, such as growth and global market expansion. This in turn is leading to a renewed emphasis on the effectiveness of operations and increased automation.

Top priorities for the treasury function over the next three to five years include: domestic treasury re-engineering (53 per cent); global treasury integration (51 per cent); reduction in vendor fees (50 per cent); reduction in working capital (46 per cent); improved exposure management (45 per cent); reduction in treasury headcount (24 per cent); and reduction in finance headcount (18 per cent).

When asked what will drive these

Sidebar:

changes in the future, 98 per cent of companies say it will be the 'automation of the traditional cash management function'. Sixty-five per cent say 'stronger links with customers and suppliers' will drive change, followed by 'greater use of electronic funds transfer and messaging' (55 per cent), and 'growing risks of cross-border trading partners' (32 per cent).

Risk aversion is clearly rising up the corporate agenda: foreign exchange (61 per cent); global payments systems (54 per cent); interest rates (47 per cent); and dealings with cross-border trading partners (32 per cent) were all rated as important components of trading risk.

Companies say lead banks will in future: enable outsourcing of various inhouse activities (54 per cent); help with global expansion and local market access (51 per cent); better handle and streamline complexity of transaction flows (50 per cent); enable reduction of inhouse staff (22 per cent); and meet new financing needs (16 per cent).

'Clearly, if we simply think about handling our client's various transaction flows today and nothing more, we're missing the boat,' says Jim Bailey, executive vice-president in

Sidebar:

charge of Citibank's global transaction services business. 'Our challenge will be to take the components we have assembled to process transactions for our clients around the world and build a set of "masscustomised" solutions out of them.'

Bailey cites the bank's recent partnership with SAP to provide integrated systems and data solutions to their joint client base, as a working example of this trend. Citibank claims to be the first bank to develop a standard interface to SAP's R/3 solution. 'We're doing this because we know that our clients are seeking common platforms across which they can transmit various information and performance measures to monitor their effectiveness,' says Bailey. 'They are looking for financial services and products that will link seamlessly into these systems. So we t must be committed to helping clients achieve their integration objectives across both products and systems globally - and we will work with industry leaders in this area.'

With its singular global franchise under threat from bank payment clubs and developments in virtual banking, Citibank is using the results of the BCG study to promote the importance of its local market

Sidebar:

knowledge and on-the-ground delivery capabilities. 'Our competitors say they too have global networks,' says Bailey. 'Sometimes they use the word "virtual" to describe them. I don't believe that virtual networks will work effectively enough. Not in the emerging markets anyway.'

He also played down the perceived importance of the Internet as an electronic communications medium. 'The problem we have is that secure financial transactions cannot be assured today in the new and dramatically changing landscape of cyberspace. So we remain very concemed about the issue of security risk and we are proceeding cautiously.'

Citibank has been notably nervous about security ever since its funds transfer system was hacked into by a Russian computer expert operating out of St Petersburgh. The fall-out from that incident is evident in the bank's cautious approach to the online revolution. 'The whole idea of agreed standards is what makes networks like Swift so valuable,' says Bailey. 'The Internet will not become a means of turning data into usable messages if it can't run to some standards like Swift.'

COMPANY NAMES:
Society for Worldwide Interbank Financial Telecommunication
Tiger Systems

ICM-UK
GEOGRAPHIC NAMES: UK

DESCRIPTORS: Internet; Trade shows; Financial services; Market potential; Electronic banking; Product introduction; Information dissemination
CLASSIFICATION CODES: 9175 (CN=Western Europe); 7300 (CN=Sales & selling); 8130 (CN=Investment services); 5250 (CN=Telecommunications systems); 9120 (CN=Product specific)

28/9/4 (Item 2 from file: 15)

01350064 00-01051

Swift moves into a new era

Large, Jack

Corporate Finance n144 PP: 13-15 Nov 1996 ISSN: 0958-2053 JRNL CODE: COF
DOC TYPE: Journal article LANGUAGE: English LENGTH: 3 Pages
SPECIAL FEATURE: Charts
WORD COUNT: 2485

ABSTRACT: Swift is an extensive network covering more that 5,000 of the world's major banks. It is the international network of choice not only for banks but for many other types of financial institutions, such as securities brokers and international traders. At the June annual general meeting this year, a new category of Swift members was approved - securities electronic trade confirmation service providers. The idea is to use the Swift network to link the local electronic trade confirmation providers on a global, secure and standardized network. Connectivity is the big issue for financial services, and Swift provides more that any other network. The only real threat to Swift is the rapid growth and use of the Internet.

TEXT: Swift is the international network of choice not only for banks but for many other types of financial institutions, such as securities brokers and international traders. For most financial service businesses it is a question of how, and not whether, to work with Swift, as was shown again and again in October at **Sibos** , the annual meeting of members.

The theme of this year's conference, which was held in Florence, the birthplace of modern banking, was "Entering a New Era" and it focused on the three key challenges that Swift members now face: risk management and risk reduction, re-engineering the back office, and banking strategies for the 21st century.

Swift described its plans for progressing into the next millennium and extending its role in the financial services business around the world. Leonard Schrank, chief executive, talks about Swift being the intranet and market infrastructure for its members. Swift has come a long way from the shambles that Schrank and his chairman Eric Chilton took over in 1992.

The development of Swift affects almost everyone involved in financial transactions and payments. Swift's global network, its standards and its increasing range of services are a pervasive influence.

Network of networks

Swift is an extensive network covering more than 5,000 of the world's major banks and last year carrying in excess of 600 million messages with an estimated daily value of between $2 trillion and $3 trillion. It is still expanding its role and linking all sorts of networks together.

At the June annual general meeting this year a new category of Swift

members was approved -- securities electronic trade confirmation service providers. The idea is to use the Swift network to link the local electronic trade confirmation (ETC) providers on a global, secure and standardized network. The proposal was not popular with some providers, who had planned to develop direct inter-vendor links enabling them to retain real-time operations, but three ETC companies have already signed up to become new category members -- CrossMar, Bloomberg and Financial Models Corporation.

There was a similar development last year when Swift opened its network to corporates to receive confirmation and matching services through the use of a secure gateway. So it is easy to see why Swift claims that it is creating a network of networks (see chart 1), (Chart 1 omitted)
Swift is also aiming for its members' internal traffic. It suggests that charges have come down so much -- for example, to Bfr4 a message for the largest users -- that it is now worth using Swift as an internal message network as well.

Connectivity is the big issue for financial services and Swift provides more than any other network. The desire of large corporates to link direct to the Swift network is looking ever more sensible. With the increasing growth and coverage of Swift and its standards it may well now be time to ask whether Edifact standards have any part left to play in financial transactions and cash management.

The only real threat to Swift is the rapid growth and use of the Internet. Swift does not provide Internet-based services at present and is unwilling to talk about its Internet strategy. What it does say is that the Internet is insecure and cannot compete with Swift. It plans to use the Internet only for the delivery of non-confidential information to its members. Once the Internet becomes secure, however, Swift may prove vulnerable.

Re-engineering the back office

On the whole it is not so important that Swift is reducing the charges for messages all the time because this is not where the main costs of interbank payments lie. They lie in the banks' back office, particularly in message investigation and repair. This is a serious problem. On average only 30% of Swift customer payment messages are input correctly and processed untouched -- achieving straight-through processing.

A recent Swift study has shown that by eliminating message investigation and repair members' costs could fall by as much as $15 million a year for each 1% improvement. Swift's goal is to see straight-through processing rates rise to 50% by 2001, producing some $300 million savings each year.

Over the past year or so Swift has tried many different initiatives to improve straight-through processing rates, including better training, automation of bank identity codes and national routeing codes, tools to analyze traffic, and the development of a payments directory database and standing settlement instruction database. Now Swift has a much bigger mission: full end-to-end automation in payments and associated processes. To achieve this will involve the re-engineering of basic back-office processes in banks around the world. Indeed, if the end-to-end project reaches anything like its potential the savings will be many times more than the $300 million projected for eliminating 20% of current message investigation and repair costs.
Swift's standardization of payment service level agreements between member banks, the SwiftPay service covering 4/6-day and same-day payment execution, is also helping to cut costs by standardizing the operational and legal framework for the provision of cross-border payment services.

Another important development in the drive to cut costs and improve

members' services is the changing role of Swift from simply carrying payment and security messages to providing directory databases. Two are already in operation: the Standard Settlement Instructions Directory and the Payments Directory.

Swift's objectives are to provide standardized message types, legal and operational frameworks, directory databases, and many other facilities to cut member costs and provide the building blocks for members to deliver improved services to their customers. It is hardly surprising that bank charges for cross-border payments and services are coming down.

Moving into trade EDI

Swift is now moving into the automation of international trade and carrying trade messages. This is much more than an EDI system. The organization is working with the Bolero Association and its 140 members, traders, shippers and banks, on the development of a central electronic registry to accept notification of transfer of rights on behalf of carriers as well as on a system to transmit trade messages. It has also found it necessary to develop facilities to transmit images of certain documents such as certificates of provenance and documents written in pictorial oriental languages.

The Bolero system, due to go live over the next 18 months or so, will probably be set up as a separate commercial venture.

The scope of Swift's activities is expanding and when Bolero is operational it will not only carry three types of messages -- payment, securities and trade but will also run one of the world's largest registry databases. Swift is moving into a new era.

Outsourcing

Sibos is where correspondent bankers meet to set up deals for the coming year. This year more of the discussion than normal was about outsourcing local payment clearing. Banks are finding it more and more costly to be direct members of the local clearings as central banks demand more and more guarantees. Many are withdrawing from membership of the local clearings; for example, even for Chips, the world's most important same-day clearing system, the number has fallen dramatically from 142 to 80 over the past couple of years.

The largest global network banks such as Bank of America, Chase and Citibank are providing more and more local clearing services for other banks in many countries around the world. The provision of local clearing services is highly competitive, which is yet another reason why payment charges are falling.

Local banks fight back

Although the global network banks were busy promoting their correspondent banking services at **Sibos** , they were plugging their corporate banking services too.

Jim Bailey, executive vice-president in charge of Citibank's global transaction services, explained how the bank is supporting the bid of its multinational corporate customers for growth and global market expansion. Citibank's research shows that three out of four companies are seeing increased value from their lead banks. Companies can outsource treasury and finance operations and obtain global expansion and local market access as well as support with complex transaction flows. To ensure that this continues and to maintain its global leadership Citibank is focusing on the emerging markets and commercial integration.

But the global lead bank business is under threat from the new bank clubs and improvements in telecommunications services around the world.

A striking new development at the conference was the number of medium to large national banks that are beginning to fight back against the global network banks, which have been taking more and more of their local business. They are getting together to form banking clubs to provide all types of payments, balance and transaction reporting services and other local services, and these are proving much more effective than the original payment clubs such as Eurogiro. Bank of Boston was seen to be signing up bank members for its new Connector service; other banks were in the final stages of putting together their own banking clubs and others still were in heavy discussions behind closed doors.

The global network banks claim not to be worried by the new banking clubs. Says Citibank's Bailey: "The European payment clubs will clearly have a role to play ahead, but we are confident that Citibank's proprietary network is a unique advantage for the clients we serve.
"We are finding that our clients are not making decisions about partner banks purely on the ability to deliver payments," he adds. "Rather, they are looking for consistent services, on-the-ground expertise and trouble-shooting ability, and increasingly they want help integrating payment and collections data into their accounting and treasury systems."

Another global network bank stressed the importance of a corporate using just one bank to implement a global or regional scheme, removing the necessity of dealing with and educating a different bank in each country.

The battle for corporates' international banking business is hotting up and there is little doubt that the global network banks are going to find it more difficult to plunder local banks' business.

EB and cash management services

The electronic banking delivery system suppliers were all at **Sibos** exhibiting the new services they are selling to the banks. Most suppliers had some form of Internet-based solution and all were convinced that a great deal of today's electronic banking and cash management will eventually move to the Internet. All suppliers envisage corporate cash management services being delivered through any network to almost any device -- for example, mainframe computers, PCs, smartphones and mobile PDA phones. The big problem for banks is that they will have to run both their current systems and the new Internet-based services.

FICS Group demonstrated a fully operational range of Internet services. Using a standard browser, Netscape's or Microsoft's, the customer contacts the bank, the user's ID and password are verified -- like all the suppliers, **FICS** has developed special encryption-based systems to ensure security on the Internet -- and the system downloads the corporate's electronic banking application. **FICS** then provides full cash management services, possibly a little slow but perfectly usable. Electronic banking suppliers are already developing direct links to other systems and software on the PC, as chart 2 shows. (Chart 2 omitted)

Tiger Systems, which has just sold two Internet-based letter of credit systems to the Royal Bank of Scotland, argues that using the Internet has many advantages. The user does not have to install new hardware or software, virtually no training is required and the bank has no software installation or upgrade problems, as the software is downloaded each time the user accesses the service. On the last point, some systems like those from **FICS** give the option to store some of the software and data on the user's PC to minimize the time taken to download at startup.

These are major benefits and banks were flocking to the Internet cash management demos. There is no doubt that many banks will be providing corporate cash management services on the Internet very soon.

Currency trading is already available on the Internet, but confirmations are not. Swift, by contrast, is running the pilot of its Confirmation and Matching Service for Corporates. The pilot began in April this year but it took longer than expected for the corporates to go live. By July only seven of the 17 pilot corporates were operational. The main reason for the delay was corporates integrating the service into their back offices. For those that are live the system is working well and is expected to cost-justify itself at 10 trades or more per day.

At **Sibos** Philippe Gicot from Tetra Laval Finance in Switzerland and a pilot user described his company's experience with the system. It is sending 1,000 MT300 confirmation messages a day direct from the back office treasury system to Swift member banks and is using Accord, Swift's central matching service, to match the transactions. It has found the system easy to use.

Gicot says that one of the benefits of the service is that the system does not bind the corporate to a single bank. In the first month of using it Tetra Laval was able to add two new FX banks without having to change its internal systems at all. This, Gicot claims, is a major advantage. What he wants now is to be able to automate his funds transfers in the same way.

Other pilot customers, such as David Cureton of BP, want money market and options to be added to the service so that they can handle all their confirmation messages in the same way.

Provided you have the systems infrastructure and the confirmation volumes, direct connection to Swift's Confirmation and Matching Service for Corporates is clearly worthwhile. The system was approved at Swift's June AGM and goes live in 1997.

Strategies for the 21st century

Swift has spent a lot of time and money over the past year trying to understand what the drivers in banking and product strategies are likely to be for the next decade. Schrank reviewed the three main ones -- economic and monetary union, the Internet and the year 2000. He did not mention Swift as one of the drivers but closed his presentation by saying that Swift's objective is to deliver the building blocks and solid foundation for the future strategies and operations of members.
He listed a number of items on the horizon. By 2001, for example, when Swift expects to be carrying more than a billion messages a year, the design of a new store and forward messaging platform will have begun and new interactive platforms and products and interface software for any level of user will have been introduced. What he omitted to mention is that Swift is, and will continue to be, a strategic driver in the development of financial services around the world.

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COMPANY NAMES:
Society for Worldwide Interbank Financial Telecommunication

DESCRIPTORS: Associations; Communications networks; Financial institutions; Initiatives; Standardization; Electronic trading; Globalization
CLASSIFICATION CODES: 9180 (CN=International); 9540 (CN=Nonprofit

institutions); 5250 (CN=Telecommunications systems); 8100 (CN=Financial services industry)

39/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02629534 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet-Ready ATM Debuts At Tenn. Bank
(The $34-bil Union Planters Corp has installed the first Internet-enabled ATM of its kind from Diebold)
Credit Union Journal, v III, n 43, p 8
October 27, 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 567

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...has installed the first Internet-enabled ATM of its kind from Diebold. The new Internet **ATMs** are connected to Union Planters' **web server** via a virtual private network. Of all ATMs, 90% need onsite maintenance, but the OPTinet...

TEXT:
...based on touch-screen technology and that the entire interface--including both Web and traditional **ATM** transactions--is **browser** based. The current system uses Microsoft's Internet Explorer 5 running under Windows NT. However...

COMPANY NAMES: **DIEBOLD INC**

39/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06724177 Supplier Number: 56289895 (USE FORMAT 7 FOR FULLTEXT)
BANK EXTENDS INTERNET SERVICES TO ATM MACHINES.
Retail Delivery News, v4, n21, pNA
Oct 13, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 477

... DeVaux says.
What Union Planters doesn't want to relay, however, is the notion of **Web browsing** by **ATM** . "An [**ATM** 's] main function is to distribute cash and make deposits. If someone goes to ATM...
COMPANY NAMES: **Diebold Inc.** ; Union Planters Corp.

44/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01542402
CrossComm targets intranets
(CrossComm Corp to focus on providing legacy LAN and remote users with Web server **access over** ATM **networks)**
Network World, v 13, n 29, p 12
July 15, 1996
DOCUMENT TYPE: Journal ISSN: 0887-7661 (United States)
LANGUAGE: English RECORD TYPE: Abstract

(CrossComm Corp to focus on providing legacy LAN and remote users with Web server **access over** ATM **networks)**

ABSTRACT:
...Corp has announced a new business strategy in which it will begin offering access to **Web servers** over **ATM** networks for legacy LAN and remote users. The company will continue to supply routers and...

...IETF standards for routing, LAN Emulation and connection establishment. New hardware includes a 16-port **ATM** module for connecting **Web servers** to CrossLAN Exchange and an **ATM** LAN Emulation Server module.
...

44/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01156454
Visa, MasterCard Offer ATM **Locators On Internet Through** Web **Home** Pages

(Visa International has introduce Visa/Plus ATM **Locator Guide, an Internet offering accessed via its World Wide** Web **home** page)
American Banker, v CLX, n 60, p 14
March 29, 1995
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Abstract

Visa, MasterCard Offer ATM **Locators On Internet Through** Web **Home** Pages

(Visa International has introduce Visa/Plus ATM **Locator Guide, an Internet offering accessed via its World Wide** Web **home** page)

ABSTRACT:
Visa International has introduced a new Internet service called Visa/Plus **ATM** Locator Guide, available via its World Wide **Web** home **page** . The guide has 59 pages of **automated teller machine** site information that will be updated on a monthly basis. MasterCard International made a similar announcement with its new MasterCard Pointers, an Internet service accessible through a **Web browser** . Users can get information on lost or stolen cards, **ATM** locations and Internet help. ...

44/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04424642 Supplier Number: 46491455 (USE FORMAT 7 FOR FULLTEXT)

NUKO Conducting First-Ever Demonstration of Integrated Video Services Network at SuperComm '96; Demonstration of available technology for cost-effective home access to video-on-demand, interactive gaming and HDTV services via standard phone lines; IVSN demonstration showcases video networking Internet/World Wide Web servers **and MMDS/ADSL/** ATM **/SONET delivery systems from leading industry vendors.**
Business Wire, p06250074
June 25, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 479

...and HDTV services via standard phone lines; IVSN demonstration showcases video networking Internet/World Wide Web servers **and MMDS/ADSL/** ATM **/SONET delivery systems from leading industry vendors.**
... 25-27 -- simulates a "21st Century Household" using existing video networking technology, Internet/World Wide **Web Servers** and MMDS (Multipoint, Multichannel Distribution System) and terrestrial (**ATM** /SONET) delivery systems.
The demonstration incorporates technologies and services from leading vendors, including Northern Telecom...

44/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

07607740 SUPPLIER NUMBER: 16529556 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ATM: **a new dimension in cell biology. (TopoMetrix Corp.'s** Explorer **LifeSciences atomic force microscope)**
Lewis, Ricki
Photonics Spectra, v28, n12, p46(2)
Dec, 1994
ISSN: 0731-1230 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1019 LINE COUNT: 00080

ATM: **a new dimension in cell biology. (TopoMetrix Corp.'s** Explorer **LifeSciences atomic force microscope)**
... millions of times gentler than that of a phonograph needle.
Advantages in life science
The **Explorer** LifeSciences **ATM** works with any Olympus, Nikon or Zeiss inverted microscope. A sample on a slide is...

44/7/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01412811 (THIS IS THE FULLTEXT)
Sahara's Hot Net Mgm't Plan
(Sahara Networks is using Java applets **and** Web servers **as management tools for large-scale broadband** ATM **networks)**
CommunicationsWeek, n 597, p 68
February 19, 1996
WORD COUNT: 377

TEXT:
By ERIC LACH

Industry observers are offering early praise for a unique scheme that uses Internet technology for managing enterprises networks.

Earlier this month, Sahara Networks Inc., a small asynchronous transfer mode start-up that has yet to ship a product, announced it was pioneering the use of **Java applets** and **Web servers** as management tools for largescale broadband **ATM** networks.

"It's a great idea and a natural fit," said Nick Lippis, president of Strategic Networks Consulting Inc., Rockland, Mass.
As part of its SaharaView management architecture, the Cheshire, Conn., company said it plans to combine Simple Network Management Protocol, File Transfer Protocol file-transfer technology and its own Java-based agent technology, called JavaView, to manage its forthcoming line of multiplexing ATM-access devices. Embedded in each device will be an Internet server that provides a suite of Internet protocols to SNMP, file management and JavaView agents within the device.

"SNMP doesn't scale to the level carriers need, and all the other management schemes out there are proprietary," said Tim Kraskey, vice president of sales and marketing at Sahara. "This is a whole new concept and a whole new way of thinking that offers RBOCs [regional Bell operating companies] a way to use one of the most ubiquitous things around: the Web browser."

Java applets would report in real time the status of network devices, and because SaharaView uses standard Internet technology, it will easily integrate with other management platforms, Kraskey said. Security safeguards throughout the enterprise also can be created, monitored and changed by network managers, he said.

The idea has caught the imagination of many in the industry. "It's really slick," said Fred McClimans, a principal at Decisys Inc., a Sterling, Va., consultancy. "The big problem people face with network management, from a vendor perspective, is developing the appropriate interface tools and distributing those tools out to the end users."

If a vendor is selling a few devices, that's not such a problem, he said. "But if you are talking about building a large, distributed network, with hundreds or thousands of remote devices sitting out there, it becomes a very cumbersome thing to distribute management to your entire net."

Sahara's management scheme can easily be applied to any largescale network, McClimans said.

Sahara can be reached at 203-699-8899.

44/7/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

01168373 (THIS IS THE FULLTEXT)
Visa Web page **lets users locate** ATMs
(Visa Internet site allows users to locate automated teller machines**)**

Interactive Age, v 2, n 12, p 22
April 10, 1995
WORD COUNT: 50

TEXT:
SAN FRANCISCO -- Can't find an automated teller machine? Try the "Visa/Plus International Locator Guide," now available on Visa International Inc.'s home **page** . The site, at **http**

://www.visa.com./visa, offers 59 pages of **ATM** locations and airport diagrams that will be updated monthly. The company plans to feature maps of 50 airports.

44/7/7 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0181346
ATM **Firm Touting** Web- Page **Services**
American Banker - May 7, 1996; Pg. 12; Vol. 161, No. 87
SECTION HEADING: Credit/Debit/ATMs
DATELINE: DEARBORN, Mich.
ARTICLE TYPE: News
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 124

TEXT:
Magic Line Inc., the Michigan-based electronic banking network, is promoting a new service: designing home pages for members that want to get on the Internet.

Magic Line debuted its own World Wide Web home page last February. Spokeswoman Darlene Crumbaugh said Magic Line got more than 15,000 visits in its first month.

She said many Magic Line members are eager to take advantage of advertising opportunities over the Web. Customers "can take advantage of our expertise and the research we've already done to get on the Internet right away," said Ms. Crumbaugh.

The regional banking network offers three service options: a one-page Web site for basic information about the financial institution; up to seven customized pages; and a package of 16 pages.

48/9/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01281744 99-31140

How the cash flows

Teitelman, Robert; Davis, Stephen

Institutional Investor v30n8 PP: 58-73 Aug 1996 CODEN: ITIVAK ISSN: 0020-3580 JRNL CODE: IL
DOC TYPE: Journal article LANGUAGE: English LENGTH: 13 Pages
SPECIAL FEATURE: Graphs
WORD COUNT: 9484

ABSTRACT: When Citicorp began creating **automated teller machines** in the 1970s, it discovered early on what many financial firms are just realizing: finance is increasingly a networked world - a complex electronic ecosystem of interdependency and interconnectivity. In order for banks to exploit these networks, not only must banks align their systems with those of rival banks but also with those of nonbank processors, hardware and software vendors, merchants, consultants, integrators and regulators. Then there is the Internet where experiments in electronic commerce are taking place 24 hours a day. Five theses about the nature of electronic networks are: 1. A network is a network is a network. 2. Networks respond to a growth imperative. 3. Successful networks are characterized by so-called network effects, or economic externalities. 4. The battle for network supremacy takes place in the arena of standard-setting. 5. Network control is political.

TEXT: Headnote: The world's increasingly interconnected, multilayered payments systems are profoundly

Headnote: transforming the nature of banking and banks.

The most tangible symbol of John Reed's Citicorp has to be the Citi **ATM** . Alone among U.S. banks, Citi set out to design and build its own **automated teller machines** in the 1970s. The result was a beauty: sleek and easy to use, with a big screen and a nifty card reader. This machine never ate your bankcard.

Citi appeared to have the preeminent card technology, a technique for encoding customer information, called the "magic middle," that made the data much more difficult to copy than it was with the more common magnetic stripe cards. In 1975 Reed, then running the consumer bank under chairman Walter Wriston, began to blanket the New York market with his tireless, round-the-clock cash dispensers. They were rarely down and seemed never to run out of money. By 1983 Citi had more than 550 **ATMs** in the New York area far more than Manufacturers Hanover Corp. (140) or Chemical Banking Corp. (80) - and boasted the largest and fastestgrowing share of bank deposits in the region.

For Citi's rivals there was only one recourse: Gang up on the brash bank. In 1985 Manny Hanny, Chemical and six other local banks formed a joint venture - the New York Switch Corp. - to relay electronic messages among their own otherwise incompatible **ATM** networks. The result was the New York Cash Exchange, a patchwork of networks stitched together by New York Switch.

Though not designed as a single, seamless network - as Citi's was - NYCE was a triumph of cash-at-the-corner convenience as far as bank customers were concerned. Although Citi more than tripled its own **ATM** network between 1985 and 1990, to 1,700 machines, NYCE rocketed past it. By the beginning of this decade, it had signed up some 450 bank members operating 8,850 cash machines in 22 states. By 1990 NYCE was the largest of the 85 or

so regional **ATM** networks in the U.S.

Citi grudgingly realized that even it couldn't win a gang fight with 450 banks. As a first concession to the supremacy of the network concept, the bank quietly changed its **ATM** card readers to accept the dominant mag stripe technology. Next, in 1991 it joined regional **ATM** networks outside New York, most notably through a sharing agreement with MasterCard International's Cirrus **ATM** network, a network with national reach based in Chicago. In a symbolic final capitulation, Citi two years ago signed on with NYCE. By then, though, the bank's motive wasn't so much to avail its customers of NYCE's 10,000 cash dispensers most could already use NYCE machines through a number of other sharing deals - but to ensure that the Citi **ATM** card would be accepted at new point-of-sale terminals being hooked into NYCE.

Was succumbing to the NYCE network a setback for Citi? For a prideful (some might say arrogant) institution, abandoning the dream of **ATM** dominance undoubtedly made for some licking of corporate wounds. "What we thought was a lock-in strategy," says a former member of the Citi **ATM** team wryly, "turned out to be a lockout strategy." But pride aside, Citi actually came out well ahead from its **ATM** adventure. By learning to share, the bank extended its own, and its customers', reach enormously. Citi is now part of an **ATM** network that sprawls across all of America and, more and more, overseas. Happily, financial networks need not be zero-sum games: everyone can win.

Citi discovered early on what many financial firms are just realizing: finance is increasingly a networked world - a complex electronic ecosystem of interdependency and interconnectivity that links customer to bank, bank to bank, company to bank, bank to central bank, and most to most (if not all to all). An **ATM** by itself has little more utility than an oversize Nintendo that gives prizes; hooked up to thousands of other **ATMs** , it offers a universe of financial possibilities.

But to exploit those networks effectively, banks in particular must undergo wrenching changes in their business operations and perhaps even in their core corporate cultures. Networks, after all, involve building interfaces and interchanges between traditionally hostile camps: Not only must banks align their systems - in computer terms, speak the same language - with those of rival banks but also with those of nonbank processors, hardware and software vendors, merchants, consultants, integrators and regulators. Indeed, all these groups - each with their own clutch of self interests - must seek common ground for their ultimate common good.

And consider this: **ATM** networks are just one layer of a multitiered global payments infrastructure. Networks lie atop each other like stacked pizza boxes. There are networks for cash and checks. There are global credit card networks. There are automated clearinghouse networks. At the top of the stack, vast interbank dollar payments clear through either the Clearing House Interbank Payment System or Fedwire - just as large yen payments clear in Japan through the Bank of Japan's BoJ Net and sterling payments clear in Britain through London's Clearing House Automated Payment System. Payment messages, too, pour through the global network of the Society for Worldwide Interbank Financial Telecommunications, a messaging network based in La Hulpe, Belgium. Securities notification, confirmation, clearing and settlement data filters through the Depository Trust Co. and the National Securities Clearing Corp. in the U.S. and Euroclear and Cedel in Europe (or dozens of other local depositories). The payments infrastructure embraces so-called netting "clubs" (groups of banks that mutually net each other other's credits and debits), order routers and electronic trade confirmation vendors.

Every day someone seems to slip another pizza box into the stack. The

Inter-Bank Online System is trying to carve out a niche providing the bank infrastructure for electronic data interchange - that is, helping corporations conduct their commercial activities electronically. Cross-border interbank networks have cropped up throughout Europe, spurred on by a European Union directive. A group of big global banks is laboring to set up a multicurrency foreign exchange clearinghouse network. Microsoft Corp., Intuit and Charles Schwab & Co. are assembling personal-finance networks for PC users, as are numerous banks.
(Chart Omitted)

Then there's the Internet, the ultimate cybernetwork, where experiments in electronic commerce are taking place 24 hours a day. "It's the digitization of everything," says Andersen Consulting partner James Greene.

Marshall McLuhan declared of television that the medium was the message: The mode of dissemination profoundly shapes content. Delphic as his observation was, it resonates today for the distribution of a form of information McLuhan never contemplated -financial. For "medium" substitute "network": The instant electronic dissemination of financial data worldwide is changing not only the nature of the data that's being sent but also the nature of the data transmitters, primarily the banks. One example: **ATM** networks are undermining the traditional notion of retail banking as a people-intensive, bricks-and-mortar affair. But there are many more profound changes unfolding throughout the global payments world as well.

For decades the payments process - the transport, clearing and settlement of cash, checks or near-money, from credit cards to Treasury bills to stocks - was dismissed as mere back-office drudgery. Who knew what was going on? Who wanted to know? The system ran on paper and the crudest of technology: Checks were physically transported, wire transfers were spit out by clattering telexes. Banks blithely gave away payments products to their customers in exchange for real business, like commercial loans. Now nobody makes much off spread lending and banks are trying to figure out (a) what payments products cost and (b) how to get customers to pay for them, including picking up the tab for the cost of liquidity and the risk that accompanies them.

In the not-so-long-ago old days, regulators didn't spend much time fretting about the payments system because there wasn't much of a "system," certainly not beyond national borders. Volumes were relatively low; risk was a concern of credit officers, not yet an all-encompassing concept. Fedwire employees used to estimate bank reserve positions by wrapping their hands around payment message tapes hanging on the wall (the thicker the bundle, the larger the reserve position). There was no daylight overdraft. There was no so-called Herrstatt risk of payment transfers' badly lagging actual transactions. (The 1974 collapse of Bankhaus Herrstatt left lots of banks holding the bag on sour forex deals.)

(Graph Omitted)

Enter, starting in the early '70s, the amazing digital computer. For the payments infrastructure the rupture between the analog past and the digital future arrived with the backoffice crisis that engulfed the U.S. financial system in the late '60s. In the years that followed, firms and banks automated avidly; key payments "utilities," such as Chips (1970), Swift (1973), DTC and NSCC (1977), were organized. Networks, such as ACH, credit cards and **ATMs** , sprang up, converged and spread like rumors.

As transaction volumes exploded, as globalization galloped ahead - catalyzed by cheaper computer power and sophisticated telecommunications - electronic networks assumed steadily more prominent roles. (Even so, the volume of paper checks kept right on growing, if more slowly, reaching more than $60 billion in the U.S. last year.) And, increasingly, both users and

regulators recognized the dark side of the emerging electronic payments infrastructure: the myriad risks that haunt such a volume-intensive, global conglomeration of interlinked networks.

"You used to talk about payments and risk and it was MEGO - my eyes glaze over," says Jill Considine, the CEO of the New York Clearing House, proprietor of Chips. "It was like saying, 'Let's bring in the Roto-Rooter and talk about the plumbing.' Now the awareness has begun to set in."

In the nick of time. Because now the shift to what Neil Marcous, chief of Electronic Data Systems' electronic finance information transactions group, calls "e-world" has gone one significant step further. Digital electronics are reshaping the competitive landscape, tossing up new rivals, undermining established members of the club. "You can feel the tectonic plates moving," says Yawar Shah, Chase Manhattan Corp.'s senior vice president for global payments.

It's a new world out there. And in banking, inherently a conservative business, new is disturbing, new is alarming. New is waking up and hearing Bill Gates call you a dinosaur. New is letting go of the deeply held industrial-era faith in economies of scale, in the ownership of proprietary assets, in throughput, in a fixed world where friend and foe are easily distinguishable.

New is a whole series of questions your predecessors never dreamed of asking (not to mention answering). What are the rules of the network game? How are networks born? How do they evolve? How do they converge? As this infrastructure evolves, how will the competitive landscape change? Who will win and who will lose in this new world of electronic payments?

The only way to begin to answer these questions is to take a guided tour of the world of the network. Start with these five theses about the nature of electronic networks:
A network is a network is a network. As an electronic network transmits digital data - not money or securities, but information about various forms of money - a messaging network like Swift can in theory evolve into a clearing system like Chips or even an electronic exchange like Instinet (although, as a practical matter, regulators might challenge such a shift). Such fungible electronic networks tend to erase distinctions - between different financial products, between different parts of the financial services industry, between different parts of the globe. Electronic networks undermine traditional intermediaries and challenge traditional regulation.

Networks respond to a growth imperative. Digital electronics, with its base language of ones and zeros, is inherently flexible and adaptable. Result: Experimentation and innovation continue at a blistering pace. This puts great pressures on networks to evolve and adapt - if only to protect themselves from rivals that can easily duplicate their service. If they are to survive, networks must grow, not shrink; converge, not fragment. The addition of more services, functions or applications on a network creates increasing efficiencies and ease of use - a competitive advantage. As convergence continues, pressures build for open, as opposed to closed, systems. Paradoxically, innovation also spawns the creation of new networks offering new services, fostering fragmentation even as integration proceeds.

Successful networks are characterized by so-called network effects, or economic externalities. The formation of a going network involves a process of building critical mass, creating a bandwagon effect - an externality, in the jargon of economics. In plain language, the value of the network increases as it grows.

The battle for network supremacy takes place in the arena of standard-setting. The winners are able to generate the critical mass needed to create a network externality - and impose their standards for presenting and transmitting data on the marketplace. Standards are not eternal. There always exists a tension between a single standard - or a company controlling that standard - and either technological change or regulatory pressures to promote competition.

Network control is political. The politics of payments systems - or of any other network industry -- involve a continual conflict between the regulated and unregulated, the innovative and the established, the large and the not-so-large. Institutions must continually balance the opportunity to impress their own standard on the whole system against the commercial and political pressure to join with others to build a consensus on a standard. Institutions that think they have the clout to set standards will try. But having failed, they will return to established standard-setting institutions, where they will cajole, negotiate and horse-trade for a standard open to all.

Payments systems exhibit their own distinct business logic. In the industrial aee economies of scale were critical. In the information age they are certainly present but far from omnipotent. Size counts, but it's often a different kind of size from that of sheer number of widgets produced. A telephone or highway network between two homes is of course considerably less valuable than one that interconnects 1,000 homes. But what matters in creating a network externality is achieving the requisite size whatever it might be - to induce more and more users to sign on. At what economists call the tipping point, newcomers feel they have no choice but to join the network - they become locked in - because everyone else has signed on.

(Graph Omitted)

Network externalities have been around for a century: Railroads, highways, pipelines, the electric-power grid, the telephone system - all exhibit network effects. IBM Corp., in its mainframe heyday, enjoyed a network externality. Today Microsoft's operating system gives it an externality as software makers (and consumers) have rallied around the Windows standard. Exchanges are classic examples of network externalities in finance, with network effects spawned by the tendency of liquidity to chase liquidity.

The creation of a network externality often results in a standard, a set of specifications that define the network - and at times the marketplace itself. The establishment of these standards can occur in a number of different ways. The government can create a standard by regulatory fiat. A standard can be set by the de facto seizure of the marketplace, a la Microsoft, or by the consensus of participants.

In the real world most networks develop through some combination of these evolutionary paths. The first **ATMs** Barclays Bank gets credit for installing the first cash machines in 1967 in London - were viewed as straightforward replacements for human tellers and were proprietary and incompatible bank to bank. Regulators mostly ignored their development. By the mid-'70s U.S. banks were learning the benefits of sharing networks regionally, if only to sidestep interstate banking regulations. Barriers fell, and transaction volumes soared. In 1977 a personal-identification-number standard was set by the American Bankers Association-sponsored X9 standards committee.
As network externalities took hold, U.S. **ATM** networks began to consolidate. Nonbanks, such as Visa International, MasterCard and EDS, bought **ATM** networks. Today the system is effectively national (and increasingly international) and is just beginning to explore a powerful new role as an expanded pipeline for multiple products.

Compare this with the evolution of the U.S. automated clearinghouse standard. In the late '60s several California banks, awash with checks, eagerly began exploring a way of automating bank-to-bank payments. Four years later - "Things were not done in Internet time back then," quips National Automated Clearing House Association chief Elliott McEntee - the first ACH transaction was processed through the San Francisco Federal Reserve Bank. Soon banks in other regions began developing comparable ACH networks.

"Around that time, the federal government got interested in paying people with something other than paper checks," McEntee relates. "The U.S. Air Force was the first agency to get really interested, and in 1974 it started a direct-deposit pilot program. [Then-Federal Reserve Board chairman] Arthur Burns was not really interested in payments, but Treasury said to the Fed, 'You do it.' Early on the Fed recognized that this had to be a nationwide system to work properly. And the ABA created a task force that recommended nationwide standards and operating rules." It was the first time the Fed agreed to payment rules written by the private sector. Although the Fed remains the dominant ACH processor, three private-sector operations NYCH, Visa and Arizona Clearing House --successfully compete with it. ACH remains the least expensive of all payments options.

The ACH network sits in the middle of the stack of pizza boxes. At the predominantly retail bottom of the stack, consumers have a greater influence on the choice of standards. Marketing looms large. Will consumers use the Mondex "electronic wallet," Visa's debit card or the electronic check developed by the U.S. bank-controlled Financial Services Technology Consortium? Will PC users make Intuit the standard for personal finance? Will Cybercash or Digicash be the payment method of choice on the Internet?

(Table Omitted)

Retail payments churn up lots of transactions, but with relatively low total value. Systemic risk - at least for now - is diffused, and access is fairly open to vendors as well as for consumers. Banks have lost control of segments of this small-value payments world. EDS owns both an **ATM** network and 24 percent of IBOS. Deluxe Data is a major **ATM** and ACH processor. Automatic Data Processing has squeezed in front of the banks to handle payroll processing. General Electric Information Services, EDS and Advantis dominate fast-growing electronic data interchange processing, and First Data is a major credit card processor. Microsoft and Intuit could soon be disintermediating the banks in personal finance.

The struggle for consumer acceptance wanes as you shinny up the stack. The number of transactions falls, but volumes explode. Risk becomes a major preoccupation. Issues take place on a global scale. There are fewer key voices. Committees, clubs and working groups with bizarre acronyms prevail. Since the late 1980s the Group of Ten central bankers have met under the auspices of the Bank for International Settlements to hammer out a common front on such issues as payments risk. The big banks meet through Swift or the NYCH or in bank groups such as the G-20 (which inexplicably consists of 19 banks from eight countries, including five from the U.S.). But even in this hushed world, newer constituencies bang on the door: corporations, anxious to move toward low-cost electronic data interchange; money managers, brokers and traders seeking to improve efficiencies in securities transactions; nonbank intermediaries intent on beating the banks at their own game.

From top to bottom the payments infrastructure is a remarkably fluid and complex political environment. Regulators and bankers engage in their intricate dance, made infinitely more complex by the cross-border sprawl of bank operations. Banks for the most part "own" the major payments

utilities. But each of these utilities - like any bureaucracy develops its own self-interest, which may diverge from that of its bank masters. The governance mechanisms of these utilities vary widely; each displays its own distinctive personality and tensions. As for the banks, they suffer from their own internal cognitive dissonance. Midlevel technical personnel have traditionally done the hard work at the standards level - often unaware of any larger strategic intent. Some of the big banks have been pursuing so many initiatives that they eventually stumble over one another. And differences can erupt between different payments businesses within the same bank.

Yet payments politics are rarely examined, save in the most superficial way. Nearly always, clashes in payments are rationalized as technical differences. In fact, they are more often differences of power and position. The most apt comparison is to squabbling nations. Do they cooperate? Do they wage war? How do they build alliances or upset (or buttress) the balance of power? All networks face the continual threat of being superseded - not only by technological innovation but also by rival networks whose self interests lie in upsetting the established order. The payments world has rarely seen so much innovation, or so much potential change, as it does today.

To merchants and consumers in the retail payments world, Visa and MasterCard look like identical twins. They have roughly the same bank ownership. They grace the same kind of plastic card (the specifications of which represent a triumph of standards-setting). Their cards are accepted all but interchangeably by vast numbers of merchants and **ATM** terminals around the globe. And yet to insiders, including their owners - the banks - the pair scratch and claw at each other like alley cats.

Why this rivalry? The reasons for it cast a light on a number of aspects of the networked world: the murky distinction between friend and foe and the tendency of payments utilities to take on a life of their own.

Off and on for the past two years, the two card associations have engaged in a bitter spat over an arcane standard: how to ensure the security of Internet commerce. In the mid-1990s both card associations recognized that the Internet might represent a huge new commercial mart and that transmitting credit card data across it could pose serious security problems. From the perspective of the banks, settling on a single standard was "a foregone conclusion," says one banker who currently sits on Visa's board of directors. Not only would a single standard be cheaper, simpler and quicker to develop, merchants simply would not accept two incompatible standards for processing Visa and MasterCard transactions.

That logic didn't keep the staffs of the associations from acting like "petulant teenagers," according to this board member. "[Each association's] staff," he says, "tends to see the other staff as the enemy." In 1994 Visa staff members, who had already begun working with Microsoft on a home-banking joint venture (Microsoft uses Visa Interactive as the processor for homebanking transactions initiated through its Money personal-finance software), saw no reason to invite MasterCard into the Internet security project - a subject that appeared to Visa staffers to offer the chance to gain competitive advantage as a successful standards-setter. Not to be outdone, MasterCard began working on a second standard and enlisted the efforts of IBM, which had developed the security technology employed in mag stripe point-of-sale readers, and eventually, those of Microsoft's rival-of-the-moment in the Internet software realm, **Netscape** Communications Corp., as well.

The banks, which soon realized that they were indirectly footing the bill for these rival efforts, tried to nurture a rapprochement. In late June 1995 MasterCard and Visa held a joint press conference to announce that

their separate standards-setting efforts would produce a single specification. Behind the scenes, though, the amity proved short-lived. In September MasterCard shunned a press conference staged by Visa and Microsoft to announce their secure transaction technology. MasterCard staffers complained that the VisaMicrosoft accord was contrary to the two card associations' prior agreement to "converge" their standards - and that STT was technologically inadequate. According to participants, the MasterCard camp saw STT as a less rigorous spec that left more room for potential proprietary differences than the one they had been working on. For their part Visa and Microsoft officials told the press that they were disappointed MasterCard had stayed home.

Finally, the banks reacted. When the Visa board gathered a month after the STT press conference, the directors made their position on a single standard clear during conference calls with the staff "We told them, 'Stop this - we've got to have one standard,"' recalls the Visa director. MasterCard's bank members were no less insistent.

(Graph Omitted)

After allowing for some face-saving among the respective staffs, the two camps issued a statement vowing that convergence was, once again, their joint goal. Less than a month later, the two card associations also welcomed the decision by their bitter enemy, American Express Co., to endorse what they pointedly called "the bankcard transaction specification." In fact, AmEx had been quietly lobbying the card associations' technology partners on the virtues of convergence since early 1995, according to Allan Loren, AmEx's chief information officer. Loren, a former Apple Computer executive who during his four years there had argued steadfastly - to no avail that the company would benefit by licensing its Macintosh operating system to outside vendors, joined AmEx in 1994. It didn't take him long to decide that AmEx would gain little by seeking to establish its own standard for Internet transactions. Asked why AmEx has chosen to join the SET bandwagon, he practically bellows a question of his own: "Why would anyone even be thinking about a closed system [for encrypting Internet transactions]?" No proprietary technology has ever prevailed over an open standard in the long run, he declares. Any competitive advantage gained by controlling a proprietary standard is illusory, he adds, "because it's not sustainable."

Many observers believe that the failure of the bankcard associations to accept this premise may be explained in part because neither association thinks "like a company," as one of Loren's colleagues, AmEx interactive services executive David Bauman, puts it. For their part, MasterCard and Visa officials belittle the dispute and argue that they've learned from it: "When you go into a completely new medium, you would expect some stops and starts," says Steven Mott, MasterCard's senior vice president for electronic commerce and new business ventures. "The Internet has surprised a lot of people, including Bill Gates and Steve Jobs," Mott adds. "You can't expect more from the card associations."

But the SET controversy is not the first time that the associations seemed at odds with their owners. The notion that the bankcard associations' interests might diverge from those of the banks first took hold in the 1970s, when Visa spent five years fighting duality, the principle that a single bank should be allowed to be a member of both organizations. According to credit historian Lewis Mandell, the realization was widespread among members by the 1980s that the two associations had become "uncontrollable competitors [with the banks]." Over the years, the market has served to check the card associations' designs, notably merchant resistance to incompatible technologies used by point-of-sale devices.

Though the two card associations have tried to foster a cooperative spirit

in recent years, a culture of competition endures. The two associations continue to employ different formats for parts of their transaction messages, a legacy of their separate historical development that forces the banks to use separate software to process data from their separate card businesses. Since neither Visa's nor MasterCard's messaging format is demonstrably better than the other's (and the consumer is oblivious to any such difference), banks view this as a sort of tax on their businesses. Controlling the card associations, says the Visa board member, "is a battle we fight every day."

Swift, the biggest gorilla in the payments jungle, embodies all of the ambiguities and complexities of the networked world. In the realm of large-value payment systems - in paymentspeak, the LVPS - Swift is ubiquitous, extending its reach into 137 countries (including Albania, Cameroon and the Seychelles). It has more than 5,300 members and participants. It transmitted 607 million messages last year. It is the (unregulated) Ma Bell of payments. It is the U.S. Defense Department, without the cost overruns, although the occasional gold-plated toilet seat does pop up. It even runs the biggest yearly banking technology conference, the Swift international banking operations seminar, or **Sibos** . Swift wants to be the ultimate payments network. And if the network truly is the message, Swift has as good a chance as anyone to deliver it.

(Graph Omitted)

Then again, the world of payments is a never-never land of paradox. Simply because Swift, like the phone company or the Defense Department, is so bulky and so ubiquitous, it may be vulnerable. Despite efforts to break out of its traditional franchise, Swift remains a telecom enterprise specializing in payments: It's the messenger, not the message. Now that's a big, technically exacting job -the utility has built an efficient, secure global network - but moving basic interbank payments is your basic commodity business. Indeed, observers close to Swift wouldn't be at all be surprised to see phone companies - AT&T Corp. or British Telecommunications -- someday supplant Swift's hard-wired network, perhaps with Internet connections. That would leave Swift as the brains providing standards on message formats and security while shedding the telco brawn.

Strategically, Swift lumbers, it does not sprint, though many close to the utility give Leonard Schrank, its CEO since 1991, credit for making it a bit more nimble and for steadily driving down fees (a basic message now runs 14 cents, down 50 percent from 1991). Like MasterCard and Visa, Swift is governed by a broad base of membership through a board of directors. Swift's governance mechanism is, however, complex. At the annual meeting each year, each bank member gets to vote the number of shares proportional to its volume. National groups that generate the highest volumes, such as the U.S., U.K. and Germany, are also allocated seats on the 25-member board. Bank members of these groups then elect board members -- though the voting rules differ from country to country (and banks from low-volume countries must form coalitions to elect board members).

Although this structure is designed to accommodate a plurality of interests, it complicates strategic management. There are so many members with disparate interests that almost anything Swift does annoys someone somewhere. Swift has been shaken by disputes between its largest and smallest banks and intermittent fears that management is going its own way. Indeed, Chase's Shah, a Swift board member, argues that to eliminate the pluralism -by tipping the balance to just one kind of bank would destroy Swift's major edge: its broad connectivity. "We constantly try to balance the two," he says. "The trick is to make it work."

Early in the decade, Swift sought to expand its franchise by offering up value-added products, such as netting and matching services. This provoked

criticism from the giant custody banks, which were themselves moving in that direction, but acquiescence from smaller banks, which wanted access to such products. Corporations, eager to use the Swift network for corporate bill paying, also demanded membership; the network, staring bank disintermediation in the face, refused. Swift then laid plans to capture the securities market - the fastest-growing payments segment and also one of the least integrated. Similarly, Swift has moved to ensure itself a piece of a forex clearinghouse the G-20 is currently concocting.

Mapping the uneven topography of the payments landscape isn't easy. At one level the official history of wholesale payments in the 1990s is contained in a pile of official reports. It makes for dry reading. But beneath the formal, acronym-laden language lurks the powerful hand of the world's central bankers.

In the late 1980s the G-10 begins to release a series of papers full of barely disguised central banker angst. Representative of the lot is the 1990 Lamfalussy Report, named for Alexander Lamfalussy, then head of the Bank for International Settlements. The G-10 is anxious about the rising volume of cross-border payments, much of which stems from foreign exchange transactions. Herrstatt risk - the timing gap between execution and settlement -- particularly preoccupies its members. The Lamfalussy document sets down minimum standards for cross-border, multicurrency settlement and netting systems (the G-10 also urges central banks to build realtime gross settlement systems to reduce risk).

In 1993 an ad hoc group of New York bankers calling themselves the foreign exchange committee argues in a paper that the settlement risk in LVPS isn't just intraday - as conventional wisdom holds - but can extend several days (or up to four if coinciding with a holiday). Suddenly, forex risk estimates need to be multiplied. Both commercial and central bankers insist that they're shocked by this revelation -- though morecynical observers suggest that insiders were generally aware of such risks but needed a way to nudge the process forward, particularly in the private sector. In any case, policy wheels begin to turn.

January 1995. NYCH publishes a report outlining several initiatives for reducing payments risk, from enhancing the finality of settlement on Chips to building a private-sector payments system to developing a so-called multicurrency payment-versus-payment settlement system. Bound in an emerald cover, the report becomes known as the green book.

(Graph Omitted)

May 1996. The G-10 committee on payment and settlement systems, chaired by New York Fed chief William McDonough, releases a report bound in a bold orange cover urging banks to set up a global foreign exchange clearinghouse. This becomes known, naturally, as the orange book, or as the Allsopp report, for the Bank of England's Peter Allsopp, who headed the forex subcommittee. A group of representatives from the major banks have already organized to build a structure for a forex clearinghouse. They call themselves the G-20. The working committee is now trying to come up with a viable scheme by the fourth quarter. "It is," says one close observer, "a fiendishly difficult job."

The stakes here are high for everyone. Take NYCH. Given its superb processing record, its global reach and its adherence to Lamfalussy standards (notably, its use of netting and collateral to reduce risk), NYCH would seem to be a natural candidate to participate in a forex clearinghouse. But there are no guarantees. By putting out the green book, NYCH was not only offering up its own views but also making a pitch for business.

After the report was issued, however, the clearinghouse quietly stepped back to let events unfold. Why? Although more than two thirds of its participants are non-U.S., NYCH is owned by ten major New York banks; to try to take over the initiative would look like a U.S. power play - and stir up opposition. NYCH head Considine even laughs that the choice of the color green was deliberate: "We didn't want it to look too chauvinistically American."

IBOS also has forex ambitions. The for-profit company, which was started five years ago as a joint venture between the Royal Bank of Scotland and Banco Santander, operates a cross-border PVP network. That means accounts are credited and debited as they occur, in real time, which is exactly what the G-10 wants and the G-20 hopes to build. "We think we can provide some expertise," says IBOS CEO Sean Verity, who admits that despite steady expansion of volume and ownership (Chase took a 24 percent stake this year), his network has yet to reach critical mass. Forex might do it. In a more precarious position are the netters. In the early 1990s regional bank groups begin to organize netting "clubs" in response to the Lamfalussy report. From them come bilateral netting services from FXNet and Valunet, and multilateral netting and settlement from the London-based Exchange Clearing House Organization and the not-yetoperational Multinet International Bank in Chicago. Swift contracted to provide bilateral netting and matching services to Echo. A G-20 clearinghouse might eliminate, or significantly limit, these niches.

The G-20 itself possesses one huge advantage: Its member banks have the clout, in the form of liquidity in major currencies, to create a network externality all by themselves. As one G-20 member says, "Either [the netters] join and get a piece of the business, or they could get shut out entirely." That clout, however, can only be wielded if the G-20 itself can achieve a general consensus. But there are fissures everywhere. The G-20 has apparently had to calm fears among some banks associated with Echo - a group of predominately European institutions without the huge forex volumes of the biggest banks. Tensions have also apparently cropped up within the G-20 banks between trading interests, which first organized netting links to reduce exposures and maximize liquidity, and payments managers, some of whom are disinclined to see volumes radically reduced by netting. And there is even wrestling over the location of the clearinghouse, with competition coming down to New York or London.

Orchestrating a united front at the big banks is a challenge. Consider Chase, the home bank of G-20 point man Michael Urkowitz, who must try to build this fragile coalition while holding down a full-time job integrating Chase's retail computer systems following its merger with Chemical. Chase is the largest global custody bank (with $2.9 trillion in assets) and the largest payments bank in the world. It has the leading market share of Chips, Fedwire and ACH transactions. Volume brings influence. Chase's Shah is a Swift board member, serves on its 11-person policy committee and was recently named deputy chairman; he manages Chase's strategic position on LVPS issues. Chase is also a member of Chips. The bank owns a chunk of IBOS, and Charles Mallis, Chase's global business strategy and positioning executive, sits on the nine-person IBOS board. Chase was also a founding shareholder of Multinet and FXNet.
Chase is an extreme, though not unique, example of playing every option. Swift suffers from the same strength-asweakness. It seems to be everywhere, on every side, on every committee. Many observers see the G-20 as a sort of Swift proxy - and, indeed, the group sprang from discussions that took place at **Sibos** and was expressly designed to distance the utility from the initiative. "It couldn't be Swift [leading the effort]," admits one high-level participant. "It can't be colored by the notion that it was designed to promote a solution convenient to a single provider." All 19 G-20 banks are members of Swift. Although there is some overlap between the G-20 and Chips -- three members of the G-20, including Urkowitz and

committee chairman Stephen Thieke, J.P. Morgan's risk management chief and a former New York Fed official, served on the 12-person committee that wrote the green book - even more have Swift connections.

And why shouldn't there be overlap? Swift and Chips have a symbiotic relationship: Swift provides the messaging that transmits dollar payments to be cleared at Chips. But even here there's a slight chill in the air. It's like the Soviets and the Americans in 1945. Friends and allies today - but tomorrow?

In forex Swift and the banks must follow the lead of the central bankers. That's not necessarily the case in securities. It is true that many of the factors driving the forex initiative are also shaping securities processing: technological change, compressed settlement times, globalization, rising volumes, the craving for a more integrated, efficient system. The central document: a 1989 report written by a committee chaired by Citi's Reed, which urged that every country settle trades in at least T+3 (that is, the transaction date plus three days), that each have a securities depository and that settlement systems embrace delivery versus payment - the securities analogue to forex's realtime PVP Reed's committee met under the aegis of yet another capital "G" group - the Group of 30, the Washington, D.C., think tank supported by major banks and securities firms.

But the differences are key. Payments banks dominate forex, which is really an interbank payment matter. The securities food chain is different. Not only are there deep mismatches between national clearing and settlement systems -- exacerbated by emerging markets - but a whole series of nonbank constituencies play key roles as well. There are many kinds of securities, from common stock to complex derivatives. Thus securities clearing and settlement sends far more information ricocheting back and forth among a larger circle of parties than forex does. Perhaps most important, securities processing has no dominant "influence model," in the words of J.P Morgan's global equities operations chief Joseph Anastasio. "There's no G-10 in securities to enforce a standard," he says.
Gird yourself for more acronyms. The first one to master is STP - not the gasoline additive, but the Holy Grail of securities back offices: straight-through processing. STP means that a bank computer, say one at State Street Bank & Trust Co., can talk directly to the computers at pension fund California Public Employees' Retirement System, at investment manager Scudder, Stevens & Clark, at brokerage Merrill Lynch & Co. STP means that fumbling, error-prone, salaried human hands never need to rip sheets off telexes or faxes and manually input data. That should produce lower costs, higher efficiencies, fewer errors and, if settlement times shrink, less risk.

But implementing STP is difficult. Much of the action unfolds in the little-known world of the official standards bodies. The standards world is a Platonic realm of abstraction and order consisting of a dizzying hierarchy of committees, working groups and national bodies. At the top stands the International Standards Organization, a nongovernmental body affiliated with the United Nations. The U.S. representative to ISO is the American National Standards Institute which in turn presides over industry groups. Among them: TC68, the financial services committee, which contains X9, of check microline and PIN fame, from which cascades alphabetically seven different committees (X9A, electronic retail financial transactions; X9B, check processing; X9C, credit servicing; and so on) and more than 20 subcommittees, from X9A10, electronic commerce, to X9F 1, cryptography tools.

This global pyramid is a structure ripe for bureaucratic guerrilla warfare. In November 1991 money manager Pimco Asset Management gathered 25 major money managers, custody banks and vendors in San Francisco to organize a group to set STP standards for payments between investment managers and

banks. The group took the name Industry Standardization for Institutional Trade Communication and included members from the U.S. and Europe, vendors and, of course, Swift. Indeed, the group soon decided to utilize two Swift message types - 520 and 570 - as templates; modifications, such as code words and tag words, were made to expand their capability to process information. By the mid-'90s custody banks and their asset manager clients began to implement those standards. In 1993 ISITC signed up X9 as its secretariat. Swift eventually stepped in as ISITC's "maintenance agency," continuing to develop and implement ISITC standards.

But Swift was also engaged in another, more grandiose STP effort. In 1993 Swift engineered the creation of a group called the Securities Standards Advisory Board to develop message formats that would encompass the full loop of securities transactions. The idea was to create a kind of universal language for brokers, investment managers and banks. Swift deliberately wanted to avoid affiliation with ISO, which it viewed as too slow-moving. The SSAB included representatives of all the constituencies, including the brokerage community, and hired a former G-30 consultant, David Holland, to serve as chairman. (Holland had run the G-30 secretariat that was set up to monitor progress toward the Reed report recommendations.) Swift itself acted as the secretariat, arranging meetings and performing basic administrative tasks.

But the SSAB - at least from Swift's perspective - soon went awry. What went wrong? "Swift got into the standards world and didn't really know what it was doing," says one close observer. "It admitted its mistake - it was quite vocal - and it got out." Albert Petersen, State Street's head of securities operations, argues that SSAB's plans, although commendable, were too ambitious, particularly compared with the limited goals of the ISITC. "SSAB was a long-term strategic effort," he says. "ISITC is more focused, more tactical." Says another participant, with a shrug, "These issues are always political and partisan."

What nearly everyone agrees on is that SSAB proved to be far more independent than Swift envisioned. From Swift's point of view, the SSAB fell under the control of nonbank members, such as vendors and exchanges, that argued that the utility had a conflict of interest between its network business and standards development. More importantly, the group developed two standards - for electronic trade confirmation and settlement - that were not compatible with Swift.

By 1995 the SSAB, then headed by Gerrit de Marez Oyens, the chief of the Federation Internationale des Bourses de Valeurs, suggested that a permanent SSAB secretariat be set up and that SSAB become an accredited ISO standards body. At that point, Swift, some of the banks, Euroclear, Cedel and X9D (the X9 securities subcommittee) bolted. "Today," says one observer, "if it's not dead, it should be."

Although the SSAB did release standards, its major legacy remains a so-called data dictionary, which would allow firms using different standards to speak to each other. Ironically, not only is the data dictionary project now being completed under the aegis of an ISO working group but Swift is serving as the maintenance agency.

These internecine standards skirmishes may seem - to be kind - obscure. But they have significant commercial implications. One large vendor, Thomson Electronics Settlement Group, incorporated an SSAB standard in its Oasys and Oasys Global securities processing products. In 1994 a group of powerful investment managers and brokers, called the industry user group, chose Thomson, along with the London Stock Exchange (and its Sequel system) and the International Securities Market Association (with Trax), to build an interchange, dubbed the intervendor link (analogous to NYCE's **ATM** switch), that would allow their customers to communicate with each other.

In other acronyms, the IUG formed the IVL to facilitate STP

It was a classic network strategy. The IVL vendors hoped to build a powerful enough network to attract others to the same standard. Approaches were made to the DTC, one of the keys to the big U.S. market. (Owned by major U.S. exchanges and market participants, DTC had its own global ambitions, creating another layer of political complexity.) Meanwhile, Swift was building its own securities business, using ISITC standards.

Inevitably, there ensued a tug-of-war. Who would capitulate to whose standards? In May the three vendors held a press conference openly attacking Swift for not accepting its standards and warning the utility of its clout in the investment manager and brokerage community. A few days later Howard Edelstein, the president of Thomson ESG, charged that "[Swift] is using its standards leverage to defend its network business. IVL wants to broaden the model so that anyone could use it. With 23 countries now signed on, it's the global standard." Edelstein also argued that Swift was transgressing the bounds of its utility status: "If you're building a business that requires risk capital, why do you want a nonprofit utility to go into these areas? That's not what they should be doing." (Thomson has also complained to the U.S. Securities and Exchange Commission that DTC has violated its utility status by acting as a vendor selling value-added products.)

Swift remained aloof, although bank members expressed concern over the fact that the LSE had recently put its Sequel business up for sale (Thomson was a possible buyer) and fear that the IVL was a closed proprietary standard they couldn't control (the IVL insists that its protocol is open to anyone at a nominal fee). In mid-June the Swift membership agreed to accept ETC vendors like Thomson as Swift participants. Swift would not join the IVL; it would, however, allow vendors to join Swift, a subtle, if powerful, distinction. The utility clearly hopes not only to isolate the three vendors but also to increase competition in securities processing by making it easier for new vendors to leverage off the global Swift network. By weakening its IVL rivals and by holding on to its bank constituency, Swift expects investment managers and brokers to eventually migrate into the Swiftian world.

Response, counterresponse. Today there is no dominant STP standard. Swift obviously holds a powerful position one that will be even stronger if the data dictionary actually works -- though some observers warn not to underestimate the hold vendors such as Thomson have on its investment manager and brokerage customers. Without a group of regulators or users forcing standardization, this dispute could drag out as market forces -- meaning customers, one at a time work their will, predicts Morgan's Anastasio. By that time the real threat to the hegemony of Swift could well come not from such vendors like Thomson but from the relentless march of digital electronics -- particularly the inexorable Internet.

We have now gone full circle." Chase's Mallis propels himself out of a chair and starts juggling white-board markers. In the late 1970s, he says, the big banks poured billions of dollars into building proprietary front-end systems that were increasingly global and secure. Each of the big banks established wholesale and retail networks, plugging into established payments utilities. But as time went on, the banks found themselves using common protocols and off-the-shelf software, such as Windows. Suddenly, those expensive, mainframe-driven proprietary networks looked, well, vulnerable.

"Now we've got the Internet," says Mallis a former Citibanker who runs a Chase development unit called the greenhouse. "It's totally open access across networks. It has totally commoditized our entire front-end systems. With the ability to browse, shop, generate invoices, it doesn't matter what

front end you're using. What matters is the functional capacity of the network."

In a world where anyone can theoretically build a network on the Internet - or at least put up a **Web page** - what matters is what you sell, not how you distribute it. The Internet is a network utility in the broadest sense, open to anyone with a modem, a server and a dream. On the Internet brute size and power matter less than the ability to provide content. This is a sharp blow to economies of scale - and to the traditional distinctions between retail and wholesale payments. "Wholesale and retail are converging," Mallis declares. "The functions of the network are moving toward information brokering. The data attached to the message is more important than the message itself."

Mallis scribbles furiously on his board. He is drawing what he calls the "wheel of fortune" - a chain of payment services that encompass the consumer buying cycle in an open environment. Down one side he scrawls a value chain of billing information --invoicing, bill consolidation, bill presentment, bill reconciliation - most of which still exists on paper. Mallis is talking EDI -the ability of companies (and consumers) to do their buying and selling electronically. "As you move up the value chain," he says, "you get more information. It's worth more, and you can charge more." He describes Chase ventures in insurance and in health care designed to exploit its ability to process, route and interpret massive amounts of information for a wide circle of clients; in effect, he is describing a new intermediary role for banks. He sees IBOS in this light as well. With its PVP settlement and broad-bandwidth capacity, IBOS has the infrastructure to handle emerging technologies, such as stored-value and smart cards, imaging and digitization -- unlike, say, a Swift, with its '70s-style computer architecture.

Mallis is not the only banker chatting up the Internet. The subject recurs again and again. Are security concerns solved yet? Not really. Will they be? Even the most fervent devotees of large proprietary systems admit that they will be - and perhaps fairly soon.

But the Internet is only the embodiment of a larger network trend all wrapped up in that powerful word convergence." As a global, open network, the Internet is the ultimate example of convergence. Convergence means cramming more applications into a given interface. Convergence means planing away inefficiencies with fewer protocols, languages, standards, utilities. Convergence is part of the growth dynamic of networks: The drive for efficiencies creates larger networks with stronger externalities. Networks converge to protect themselves.

Convergence is everywhere. In the political world the European Union is bent on convergence, trying to create standards, such as a single currency, to promote efficiencies, politics willing. European states feel network pressures: Either join or be left out.

As for payments, Andersen Consulting's Greene talks about a "convergence of acceptance" by merchants and consumers dovetailing with a "convergence of technology." More products pour out of **ATMs** ; more applications (**ATM** , credit, debit, e-cash, frequent-flier mileage) coexist on a single smart card; **ATMs** and credit card networks increasingly interpenetrate one another. And, like Mallis, Greene sees corporate EDI finally taking off. As off-the-shelf software hooks up smaller businesses, he believes, EDI will blast off from 5 to 10 percent of U.S. commercial transactions in 1995-'96 to 20 percent by 1997-'98 and 30 to 35 percent by 2000. On the LVPS side the data dictionary, if it ever goes operational, will further convergence. If Swift dominates the transmission of forex and securities - that, too, amounts to convergence. It is easy to get carried away with this vision of a single universal language, a sort of electronic Esperanto, for all

payments (with all the utopian visions that conjures up). Digital electronics, particularly exemplified by the Internet, spawns new networks, even as convergence accelerates. And as the halting progress toward European monetary union shows -- likewise the struggles over securities or forex standards -- there are a host of conservative, countervailing trends. Regulatory sway continues to dominate the LVPS - and as awareness of risk rises in the retail arena, particularly with the Internet, regulators will undoubtedly respond. "Don't be surprised if we go knocking on Bill Gates's door some day," chuckles one banking regulator.

Besides, building a network externality (as opposed to a mere network) is never simple - or cheap. It took 15 years for **ATM** use to take off. Consultant Greene estimates that it would require $15 billion to $20 billion to replicate the current Visa and MasterCard network, and that's without having to persuade consumers and merchants to accept it. Colin Klipin, Citi's head of global cash management services, talks of how the bank would love Swift to build a central interchange - not dissimilar to the NYCE and IVL switches - for cross-border EDI, a business that could exploit Citi's extensive networks in a multitude of national markets.

But Klipin also confesses that such a venture is expensive and would favor only the very largest banks. "Will the corporate governance at Swift allow it to become a viable partner, in the time frame that makes sense for the banks?" he asks. "Or will the banks disintermediate Swift by seeking alternative networks?" As one Swift consultant responds, "There are an infinite number of things to do [at Swift], but limited resources."

Convergence tosses up both solid opportunity - and seductive temptation. Distinguishing one from the other is only easy with hindsight. Although less than a decade has passed since the demise of its **ATM** card magic middle, Citi remains ambitious to set payments standards. Its newest candidate: a form of electronic cash called the electronic monetary system.

Citi first contemplated the project in the late '80s when it was puzzling over why home banking hadn't taken off. Its conclusion was that the trouble with home computers was that they couldn't dispense cash. So, what if computer data, drawn from customer accounts, could be monetized? Last year the bank received the first of five patents on a system that treats data as if it were cash, whether across the Internet or - wait until the G20 hears this - in PVP forex transactions. This is convergence in a big way. "The electronic monetary system," boasts the patent, "is a hybrid of currency, check, card payment system and electronic funds transfer systems, possessing many of the benefits of these systems and few of their limitations." The key to the system is a circuit board containing an encased chip designed to deter duplication. "Electronic cash," says Citi's Sholom Rosen, the mathematician who invented the system, "will never be secure without custom hardware."

Does Citi have a chance to rule the electronic currency world? Well, the system won't be tested in a pilot program until next year, and it does require -- shades of the magic middle - a customized piece of hardware to attach to computers that includes the encased chip. Yet Citi ought to understand the rules of the network game by now. All electronic commerce schemes, says Rosen, face "a distribution problem" - that is, getting that critical mass of buyers and sellers to accept the technology. "What [functions] will the market value?" he asks. "That's yet to be determined."

Let the games begin.

COMPANY NAMES:
Citicorp (DUNS:04-525-6872 TICKER:CCI)
GEOGRAPHIC NAMES: US

DESCRIPTORS: Electronic banking; Internet; Retail banking; Information systems
CLASSIFICATION CODES: 9190 (CN=United States); 8120 (CN=Retail banking); 5200 (CN=Communications & information management)

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         (c) 2001 The Dialog Corporation
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         (c) 2001 San Jose Mercury News
File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Jun
         (c)2001 Info.Sources Inc

Set     Items   Description
S1     188318   AUTOMAT?()(TELLER? OR BANK?)()MACHINE? OR ATM? ? OR ABM? ?
              OR CASH()DISPENSING()MACHINE? OR AUTOMATED()TRANSACTION()MACH-
              INE?
S2     348003   BROWSER? OR HYPER()TEXT()MARKUP()LANGUAGE? OR HYPERTEXT()M-
              ARKUP()LANGUAGE? OR WEB()BROWSING? OR MARK()UP()LANGUAGE? OR -
              MARKUP()LANGUAGE? OR HYPERTEXT()TRANSFER()PROTOCOL? OR NETSCA-
              PE OR EXPLORER OR MOSAIC OR JAVA()(APPLET? OR ENABLED)
S3     591055   (HTML OR HTTP OR WEB)(3N)(PAGE? OR DOCUMENT? OR SERVER? OR
              BROWSER? OR BROWSING)
S4         11   SHEET()DISPENSER?
S5      53410   (DISPENSE? OR DISTRIBUT? OR DISPATCH?)(3N)(DOCUMENT? OR IN-
              STRUCTION? OR MESSAGE? OR CURRENC? OR CASH OR TRANSACTION?)
S6     323088   (COMMUNICATION()(NETWORK? OR SYSTEM?) OR INTERNET OR ONLINE
               OR ON()LINE OR ELECTRONIC? OR WEB OR WORLD()WIDE()WEB OR SOF-
              TWARE OR INTRANET)(3N)(DISPENS? OR DISTRIBUT? OR DISPATCH? OR
              TRANSACTION?)
S7      24014   BANK?(2N)(SOFTWARE? OR AUTOMATION)
S8      48221   SMART()CARD?
S9        680   FICS
S10       417   SIBOS
S11  17336905   PY>1996
S12     25082   S1/TI
S13     35169   (S2 OR S3)/TI
S14        16   S12 AND S13
S15         2   S14 NOT S11
S16         1   RD (unique items)
S17       589   S1(7N)(S2 OR S3)
S18        99   S17 AND (S4 OR S5 OR S6)
S19        20   S17 AND S7
S20         7   S19 NOT S11
S21         5   RD (unique items)
S22         5   S21 NOT S16
S23         0   S1 AND S4
S24         1   S4 AND (S2 OR S3 OR S5 OR S6)
S25         1   S24 NOT S11
S26         1   S25 NOT (S16 OR S22)
S27         7   S9 AND S10
S28         4   S27 NOT S11
S29         3   RD (unique items)
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S30	2	S29 NOT (S16 OR S22 OR S25)
S31	1639	S1(7N)S6
S32	8	S31(5N)(S2 OR S3)
S33	6	RD (unique items)
S34	4	S33 NOT S11
S35	2	S34 NOT (S16 OR S22 OR S25 OR S29)

16/3,K/1 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
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0598171 BW0074

NUKO INFO SYSTEMS: NUKO Conducting First-Ever Demonstration of Integrated Video Services Network at SuperComm '96; Demonstration of available technology for cost-effective home access to video-on-demand, interactive gaming and HDTV services via standard phone lines; IVSN demonstration showcases video networking Internet/World Wide Web servers **and MMDS/ADSL/** ATM **/SONET delivery systems from leading industry vendors**

June 25, 1996

Byline: Business Editors & Computer Writers

...**and HDTV services via standard phone lines; IVSN demonstration showcases video networking Internet/World Wide** Web servers **and MMDS/ADSL/** ATM **/SONET delivery systems from leading industry vendors**
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22/3,K/2 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03370502 Supplier Number: 46934129 (USE FORMAT 7 FOR FULLTEXT)
Java Goes Full Circle
Bank Technology News, pN/A
Dec 1, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 905

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...original plan: applications for the nontraditional device. Among the first wave are two prototypes of **Java applets** for **ATMs** and another for smart cards.

Look for Dayton, OH-based NCR Corp. to debut **ATMs** and kiosks incorporating **Java applets** at the Bank Adminisration Institute's Retail Delivery Systems show this month. And FICS, an eight-year-old financial software company in Brussels, already has demonstrated a prototype set of **Java applets** on a **browser** -equipped **ATM** at SIBOS in Florence, Italy, in October. FICS is installing **browsers** in **ATMs** manufactured by Groupe Bull, Paris.

Etienne Castiaux, research and development manager at FICS, explains the...

...Microsoft browsers and operating systems can read Active X (for now), the Microsoft Internet Explorer **browsers** would need to be installed in the **ATM** . The applets would be stored on the ATM's PC-based operating system, as opposed to on the server, as in the Java paradigm.

ATMs on intranets

At NCR, **Java -enabled browsers** on **ATMs** are clearly one small piece of a larger strategy. "We're going to use intranet...

...take a bite out of the card associations' bread and butter.

FICS is also writing **Java applets** so that **ATMs** can read Proton smart cards, a product developed by Banksys in Brussels. "We are also...
PRODUCT NAMES: 7372510 (Software Development Tools); 3573063 (**Bank Automation** Systems)

22/7/1 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

01379308 Supplier Number: 46372350 (THIS IS THE FULLTEXT)
MICROSOFT ONLINE-BANKING STRATEGY GAINS WIDE INDUSTRY SUPPORT
PR Newswire, p0508SEW001
May 8, 1996
TEXT:
Fifty-Eight Financial Institutions and 10 Solution Providers Working With Microsoft To Provide Online-Banking Services to Consumers

REDMOND, Wash., May 8 /PRNewswire/ -- Microsoft Corp. announced today that 58 financial institutions have committed to offering online banking using Microsoft(R) Money through a group of leading **banking -software** vendors and **banking** -processing companies.

"Clearly our strategies for helping banks deliver online-banking services to their customers have been well-received by the financial-services industry," said Lewis Levin, general manager of the desktop finance division at Microsoft. "We are gratified and excited by such a widespread show of support."

Microsoft first outlined its online-banking strategy at a March briefing for more than 200 **bankers , banking -software** vendors and **banking** processors. The strategy is based on providing banks choice and flexibility in building their online-banking offerings. The strategy enables banks to work with the solution providers of their choice or build in-house solutions to deliver services to customers via the Internet and Microsoft Money personal-finance software, the next version of which is scheduled to be available by late summer. The foundation for the strategy is the recently published Open Financial Connectivity (OFC) specification, a technical specification that supports the delivery of home-banking services to multiple home-**banking software** products and back-end solutions.

To further help banks build their online-banking services, Microsoft is readying software-component technology for performing secure, **ATM** -like transactions using popular World Wide **Web browsers** , including Microsoft Internet Explorer and Netscape(TM) Navigator. These tools to facilitate browser-based banking are scheduled to be available by the end of the year. In addition, the Microsoft Windows NT(R) Server network operating system includes embedded support for Internet publishing, helping facilitate an end-to-end Internet banking solution.

"Microsoft is committed to developing and deploying the core technologies that financial institutions will require to serve the coming wave of online customers," Levin said. "Initiatives such as OFC and browser-based banking will let these institutions provide secure, branded services tailored to the needs of customers."

Levin will discuss Microsoft's continuing role in online banking at a May 9 presentation to the Faulkner and Gray-sponsored Home Banking Forum at the Wyndham Anatole Hotel in Dallas.

Financial institutions that have announced plans to deliver online services via Money are Bank of Boston, Bank of Hawaii, Bank of Stockton, BankAtlantic Bancorp, Barclay's Bank, Barnett Bank, Bradesco, Branch Banking and Trust Co., Capitol Federal Savings, Centura Bank, Chase Bank, Colonial BancGroup, Columbus Bank and Trust Co., Commerce Bancshares Inc., Commercial Federal Corp., Compass Bank, Corestates, Crestar, Deposit Guaranty, First Chicago, First Federal Bank, First Hawaiian Bank, First Interstate, First Michigan, First National Bank (Fort Collins), First National Bank of Kansas, First National Bank of Omaha, First Technology, First Tennessee Bank, First Union Corp., Home Savings, Hong Kong Shanghai Bank, Laredo National Bank, M&T Bank, Marquette Bank, Mellon Bank Corp., Michigan National Bank, Mountain America Credit Union, Nevada State Bank, Old Kent Financial Corp., Pentagon Federal Credit Union, PNC Bank Corp., Provident Savings Bank, Providian Bancorp, Regions Financial Corp., Republic National Bank of New York, Sanwa, Signet Banking Corp., Smith

Barney, Star Bank, Sumitomo Bank of California, Texas Commerce Bank, UMB Bank, Union Bank, US Bank, Wells Fargo, West Coast Bank and Zions Bank.

The bank processors and **banking -software** vendors committed to building connectivity services to Microsoft Money include Braun, Simmons & Co.; CFI Proservices; Checkfree Corp.; Edify; M&I Data Services; Online Resources; Prologic Corp., ULTRADATA Corp.; Visa Interactive; and Intuit Services Corp. Several of these companies will also use Microsoft Windows NT Server as the foundation for their support of the OFC solution.

Microsoft Money makes the most common home-finance tasks easy. Its integrated services let users pay bills, balance checkbooks, transfer funds and investigate the status of their bank accounts. In very little time, Money users can manage their personal finances more quickly, conveniently and efficiently than ever before.

Founded in 1975, Microsoft (Nasdaq: MSFT) is the worldwide leader in software for personal computers. The company offers a wide range of products and services for business and personal use, each designed with the mission of making it easier and more enjoyable for people to take advantage of the full power of personal computing every day.

NOTE: Microsoft and Windows NT are either registered trademarks or trademarks of Microsoft Corp. in the United States and/or other countries. Netscape is a trademark of Netscape Communications Corp.

-0- 5/8/96

/NOTE TO EDITORS: If you are interested in viewing additional information on Microsoft please check out the Microsoft Web page at http://www.microsoft.com/corpinfo/ on Microsoft's corporate information pages.

To receive Microsoft press releases by fax, please call 1-800-859-5915 within the U.S. or 201-333-0314 internationally./

/CONTACT: Press Only: Dave Yewman of Insync Partners, 503-226-8230, or davey@insyncp.com /

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ST: Washington
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0841 05/08/96 09:30 EDT

22/7/3 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

03182356 Supplier Number: 46517454 (THIS IS THE FULLTEXT)
INDUSTRY SUPPORT FOR MICROSOFT ONLINE-BANKING STRATEGY
Online Product News, v15, n7, pN/A
July 1, 1996
TEXT:
Fifty-Eight Financial Institutions and 10 Solution Providers Working With Microsoft To Provide Online-Banking Services to Consumers

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03068183 Supplier Number: 46270969 (THIS IS THE FULLTEXT)
It's Not Counterfeit -- It's Microsoft Money
Multimedia & Videodisc Monitor, pN/A
April 1, 1996
TEXT:
At an 18 March meeting at its Redmond, Washington headquarters, Microsoft Corporation told the more than 200 online banking experts that it had formed a new Desktop Financial Division to develop a new technology -- Open Financial Connectivity -- that will allow direct connections over the Internet between users of the company's Money personal finance software and their financial institutions.

Open Financial Connectivity (OFC) is a software format that allows consumers to connect to their banks via a computer and the Internet. Banks also can use the software to set up sites on the Internet's World Wide Web. The OFC specification (downloadable for free from the Web at http://www.microsoft.com/industry/bank/) enables banks and third-party processors to build their own direct connection to Microsoft Money using Internet technology. The specification will enable banks to select the back-end architecture of their choice, whether in-house or on an outsourcing basis, and to decide which online services they will provide their customers.

Microsoft also announced the development of a technology that will allow customers to use their bank's **Web page** as if it were an **automated teller machine** . By the end of the year, said Microsoft, customers will be able to buy a new version of Microsoft Money to take advantage of the new services, accessing the home banking system through existing browsers including Netscape Navigator and Microsoft Internet Explorer.

Microsoft will make money by selling **software** to the **banks** and consumers, not through transaction fees. Banks, however, are not precluded from charging for online transactions.

Currently, only 31 of the 12,000 banks in the United States are set up to offer online banking to consumers who use the Microsoft Money personal finance program, but Microsoft hopes to make its program the online banking industry standard -- directly competing with Intuit, which dominates the market for personal finance software with Quicken, used by more than 7 million people. Microsoft once sought to acquire Intuit, but anti-trust laws prevented that merger (Microsoft, One Microsoft Way, Redmond WA 98052, 206/882-8080).

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03054937 Supplier Number: 46240736 (THIS IS THE FULLTEXT)
MICROSOFT ACCELERATES HOME BANKING ATTACK
Information & Interactive Services Report, v17, n7, pN/A
March 22, 1996

TEXT:
Microsoft Corp., stepping up its efforts to provide end-to-end home banking services, has unveiled a plan that would allow financial institutions to deliver telebanking via the Internet using Microsoft's Money **software** . **Bankers** from about 70 institutions (one-third of them outside the U.S.) plus technology providers (mostly check processing firms) accepted Microsoft's invitation for a preview of the plan at the company's Redmond, Wash., headquarters Monday.

The software giant also revealed that it is setting up a Desktop Finance Division to handle "the growing consumer demand for online financial services." Although Microsoft itself may be fueling that perceived "consumer demand," the creation of the new division is considered an organizational earthquake in Redmond. Microsoft has only six divisions; by pulling Money and the related server software groups out of the Consumer Software Division into a new organization, the company is underscoring its long-term commitment to playing a dominant role in the telebanking world.

At the meeting in Redmond, Microsoft also outlined the development of new technology for World Wide Web services. Its new technology will let bank customers perform **automated teller machine** -like functions within a bank's **Web** site. When this **browser** -based home banking technology is available by year's end, bank customers will be able to use Web browsers, including Netscape Navigator or Microsoft Internet Explorer, to access their banks' Web sites and perform secure transactions. This browser-based telebanking also will use the Open Financial Connectivity (OFC) specification.

At the core of the new Microsoft assault is the OFC software, which provides direct connection between consumers and their banks. The OFC specification lets banks and third-party processors build their own direct connections to Microsoft Money using Internet technology. Microsoft expects banks that have their own processing departments to install the OFC operation themselves. However, many other banks use outside processors (such as Electronic Data Systems or Servantis) to handle that function; Microsoft did not indicate if any banks or processing companies had signed up to use the OFC software, nor was pricing information made available.

Microsoft envisions that banks or processing companies using OFC will let Money-using customers access their accounts through the Internet or dial-up connections. Given today's Internet security concerns, banks are likely to start with dial-up connections; the OFC platform will allow banks to migrate to Internet access simply by changing a phone number when they are assured that security is in place.

The new OFC process will co-exist with other ways in which Money software customers can reach their banks, such as the recently announced Microsoft deal with Visa International Inc. or the rival processing service offered by Intuit Services Co. Microsoft characterizes this arrangement as fulfillment of "its promise to provide banks choice and flexibility in offering online banking services via Microsoft Money."

Beginning with the next release of Money (scheduled for late summer), banks will be able to connect to customers via the OFC specification using either the Internet or direct dial-up. Money will implement the OFC specification by using standard Internet protocol, HTTP and TCP/IP, and standard Internet security protocols, PCT or SSL, to connect to the bank's server.

Unprecedented Response

Bankers' interest - and concern - about Microsoft's agenda can be gauged by the turnout at this week's meeting. About 200 people showed up - equally split between bankers and solution providers (mostly processing companies). A Microsoft executive told IISR this was a virtually unprecedented response to such industry events for prospective technology allies and customers.

Microsoft said it created its new Desktop Finance Division to help its customers "meet a wide range of financial management needs and to help financial institutions move more rapidly to convenient online access for their customers." Heading the new division is Lewis Levin, formerly general

manager of the Excel group at Microsoft.

Although Microsoft declined to discuss financial arrangements for its new desktop financial and Web products, its revenue streams seem to focus on the enabling server software and OFC software it will sell to banks and processors. In addition, it will realize income from Money software peddled directly to consumers or bought by banks for handout or resale to customers.

The company admits, however, that these software relationships cement Microsoft's highest priority: selling more technology to banks and, in the process, getting more deeply entrenched in the banking industry.

Microsoft can be reached at (800) 426-9400.

26/3,K/1 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

01172921 Supplier Number: 42345044 (USE FORMAT 7 FOR FULLTEXT)
LITTON INTRODUCES NEW, LOW-COST VON GAL SINGLE LINE PALLETIZER
News Release, p1
Sept 6, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 192

... MKI palletizer is available with multiple patterns and other options including platforms, remote operator controls, **sheet dispensers** and discharge conveyor systems.

For more information contact John Stallings at 1-800-542-6570...

...a full line of products and services to a broad customer base, including automotive, aerospace, **electronics , distribution** and food and beverage industries.
?

30/3,K/1 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire

0630294 BW0155

TANDEM 2: Tandem to Provide Financial Institutions with Real-Time Integrated Payments Environment Based on Windows NT Server; New Tandem "Payments Factory" Delivers Real-Time Gross Settlement, Straight-Through Processing, Comprehensive Risk Management on Powerful Cost-Effective Windows NT Server Platform

October 07, 1996

Byline: Business Editors & Computer Writers

...of Microsoft's powerful Windows NT(R) Server.
Announced at SWIFT's annual banking conference, **SIBOS** , the Tandem Payments Factory is an integrated, open payments environment that enables real-time gross...

...intelligent messaging hub for routing transactions inside and out of the Payments Factory.
ESD from **FICS** provides a client/server solution for international payments, cash management, balance and transaction reporting, trade...

30/7/2 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

03331262 Supplier Number: 46851529 (THIS IS THE FULLTEXT)
International-New schemes will aid real-time payments
Electronic Payments International, n113, pN/A
Nov 1, 1996
TEXT:
THE DRIVE to real-time gross settlement and the need to manage payment risk prompted two leading technology firms to announce new products and alliances last month at **SIBOS** , the annual banking convention.

Tandem Computers launched what it calls a "Payments Factory" to provide real-time gross settlement (RTGS), wholly automated straight-through processing and improved risk management to wholesale banks on a Windows NT Server platform.

IBM and IntraNet announced an agreement whereby IBM will market, install and support IntraNet's payment products in Europe, the Middle East and Africa. These include the Money Transfer System (MTS), which provides payments processing, risk monitoring and liquidity management for real-time gross settlement of high-value payments, and CACHE, which provides continuous flow processing for bulk payments.

"The movement of funds is becoming a hot topic in banking," said Rob Millington, EFT market development specialist at IBM. "Not many banks are in a position to cope with the demands of linking into RTGS."

The Tandem system is an integrated payments architecture built around six existing wholesale payments applications.

The partners and their applications are: ESD from **FICS** , a client/server solution for international payments, cash management, balance and transaction reporting, trade finance, portfolio management and global custody; FEDPLUS and PAYplu$ from FundTech providing high-value payment processing capability; AES and ALO from ABK Systems, clearing and settlement and payments archive solutions; OPICS from Frustum which automates front and back-office processing for treasury and capital market; and Login's Acumen programme, an integrated multicurrency trading and risk

management system for derivatives.

Messenger from BRAID is used to route the transactions inside and outside the payments factory and Tandem is cooperating with Swift for funds transfers and message formats.

The payments factory extends Tandem's strategic alliance with Microsoft which was announced in May and is intended to accelerate customer adoption of the Windows NT Server. At present NT is not widely used in banks.

Tandem's system will be available in the third quarter of 1997 and banks will be able to pick and choose which elements they want, said Norm Goldberg, vice-president of financial services industry marketing. The initial customers are likely to be outside the US, he said.

Meanwhile, further marketing agreements are expected between IBM and IntraNet in Asia-Pacific and Latin America. Additionally, IntraNet's payment products will migrate to the IBM RISC System/6000 platform.

35/3,K/2 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

02932650 Supplier Number: 45966961 (USE FORMAT 7 FOR FULLTEXT)
Internet Expo - Verity Deals For Web, First!, Lotus 11/29/95
Newsbytes, pN/A
Nov 29, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 595

35/7/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01872146 SUPPLIER NUMBER: 17820294 (THIS IS THE FULL TEXT)
Internet Expo - Verity Deals For Web, First!, Lotus.
Newsbytes, pNEW11290012
Nov 29, 1995

TEXT:
BOSTON, MASSACHUSETTS, U.S.A., 1995 NOV 29 (NB) -- Through newly inked deals with Individual Inc., Lotus, Frontier and Tandem, Verity has extended the penetration of Topic within "Internet/agents, groupware, and online/news," three of the six target markets for the company's search-and-retrieval engine, said Sue Barsamian, VP of marketing, in a meeting with Newsbytes at E-Mail World/Internet Expo in Boston.

With about 35 other customers already in place by now, ranging from Adobe and Attachmate to Ziff-Davis and Xyvision, Verity is also aiming Topic at electronic publishing, document management, and customer support, Barasamian revealed, during a briefing conducted in the Verity suite.

Individual Inc. plans to integrate Topic with its "First! for the Web" news service, starting early next month for Windows NT, and early next year for Solaris, SunOS (operating system) and HP-UX, according to the Verity VP.

Frontier and Tandem will each embed Topic into their Web servers: Frontier's SuperWeb Server for Windows NT and Tandem's Himalaya CyberWeb servers, respectively. The "broad technology agreement" with Frontier also calls for the use of Verity's agent technology, and encompasses plans to integrate Verity technology into Frontier's client products, such as SuperHighway Access CyberSearch, a CD-ROM product that combines an Internet resource database with a Web browser to let users "search" the Web before actually going online.

Barsamian maintained that Tandem is leveraging its advantages in "fault tolerance and 24 by seven availability," along with company ties to the banking and finance industries, in CyberWeb, a recently introduced line-up of specialized "secure **servers** " for **Web** -based applications like **ATM** (**automated teller machines**) **transactions , electronic** funds transfer, credit card authorization, and online stock exchanges.

Lotus, which has already embedded an earlier version of Topic into the Notes Release 3 server, will now integrate the faster search capabilities and other enhancements into Notes Release 4, another product slated for availability next month, she added.

The boost in speed will be especially evident in searches of Notes fields and CD-ROM information, according to the VP. To simplify the search-and-retrieval process, Notes users will now be able to enter portions of free text directly into the Notes query bar. Other advancements will include the ability to search for information over encrypted fields, document attachments, and unindexed Notes databases.

Barsamian told Newsbytes that the Topic search-and-retrieval engine combines "ubiquitous delivery of information" with the option of

"personalized points of view" through Verity's agent technology.

Topic supports technologies ranging from HTML (hypertext markup language), SGML (standard generalized markup language) and CD-ROM to RDBMS (relational database management systems) and Adobe's PDF (portable document format), she continued. Ultimately, Verity would like to see Topic become the "de facto industry standard" for search-and-retrieval, she revealed.

At present, she reported, Verity's competitors vary by market segment, running the gamut from PLS in the "online/news" market to Fulcrum for document management.

Aside from Individual Inc., Verity's customers in the "online/news" market include Ziff-Davis, Knight Ridder New Media, AT&T World Net, MCI Delphi Internet, Network News, Dow Jones, Mainstream, and Network News, Newsbytes was told.

Customers in the "Internet/agents" category include Netscape, General Magic, Quarterdeck, Netmanage, and Process Software, along with Frontier and Tandem.

In the groupware market, Verity's products are integrated into products from Attachmate, Collabra, Novell, and Softarc, in addition to Lotus. Other Verity customers include Adobe, Frame, Common Ground and Tumbleweed, in the publishing category; Answer, Ready, and Emerald Intelligence, for customer support; and Xyvision, PC Docs, Saros, Documentum, and Odesta, in the document management arena.

(Jacqueline Emigh/19951129/Reader Contact: Verity, 415-960-7600; Press Contact: Marguerite Padovani, Verity, 415-960-7724)